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# **Assuring Housing, Jobs and Social Assistance to the Masses: Evidence from Rural India**

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## PREFACE

Houselessness, unemployment and social problems are the persistent issues in countries like India and hence an attempt is made on 'Assuring Housing' in rural, Jobs and Social Assistance to the Masses: Evidence from Rural India' in this book in FOUR chapters. Chapter 1 deals with Introduction. India has had a long history of trying hard in various different directions, to promote rural development. Nevertheless, the success has been rather limited. Policies, frameworks, schemes and other attempts continue in full steam. This book takes up three different such sets of policies and evaluates their impact on people living in the rural areas in India, focusing on Bhadohi District, UP.

Chapter 2 focuses on housing. The village of Mahuapur, situated in Uttar Pradesh, exhibits a blend of infrastructural progress and persistent challenges, including sanitation issues and uneven telecommunication access. Despite advancements like electricity reaching every household and educational institutions present, sanitation and equitable access to telecommunication remain pressing concerns. In Mahuapur, the Pradhan Mantri Awas Yojna Gramin (PMAY-G) aims to provide housing for economically weaker sections. A detailed study assesses PMAY-G's effectiveness, revealing disparities in housing completion rates across blocks and villages. The research methodology employed structured interviews, surveys, and data analysis to evaluate PMAY-G's impact, identifying gaps in implementation, such as claim rejections, pending applications, and beneficiary dissatisfaction. The study underscores the need for improved communication, timely processing of applications, and alignment of financial aid and quality standards with beneficiaries' needs to address disparities and enhance the scheme's efficacy in fulfilling housing needs in Mahuapur village.

Chapter 3 focuses on The National Social Assistance Programme (NSAP), which is really important in helping the people in India who are in difficult situations. It focuses on understanding the different needs of our citizens and communities. By filling in information gaps, making procedures simpler and improving benefits, we can make the program work better and help more people. It's crucial to keep an eye on how the program is doing and make changes as needed to make sure everyone has fair access to social assistance. The current research is about one of the government program- NSAP. The goal of the study is to see how NSAP is affecting the rural people in India. We also want to understand their needs, get their suggestions and come up with ideas for improving the policies. We collected data from 46 people in the field by surveying them, including both those who benefit from the program and those who don't to get holistic perspective about the program. The results show what the people who benefit from the program think, what they need, suggestions for making things better, how well the program is working overall and recommendations for policies. We also found some additional information related to the NSAP program.

Chapter 4 investigates the beneficiaries and potential beneficiaries of the NRLM (National Rural Livelihood Mission) through interviews with SHG members and surveys of individuals in a village. The aim is to assess the current status of NRLM implementation. Various challenges were identified, but with intervention, these can be overcome. Additionally, a business plan was developed, in collaboration with current beneficiaries, to promote sustainable livelihoods utilizing local resources and Indigenous Traditional Knowledge (ITK). This research highlights the importance of understanding the needs and resources of rural communities to devise effective strategies for socioeconomic development.

**Keywords:** PMAY-G, rural development, housing, NSAP, Old age pension, Widow pension, Disability pension, Government schemes, beneficiaries, effectiveness, policy recommendations, NRLM, livelihoods, rural development.

## CHAPTER 1

### **A Comprehensive Study of Pradhan Mantri Awas Yojna Gramin in the village of Mahuapur**

Auronwesa Mishra<sup>1</sup>, Pavas Jain<sup>2</sup>, Dr. Anand Pandey<sup>3</sup>, and Dr. Badri Narayanan<sup>4^</sup>

#### **1. Introduction**

##### **1.1 About the village**

Mahuapur, a village with its gram panchayat located in Uttar Pradesh, boasts a diverse population primarily comprising Scheduled Castes and OBC Hindus. The village is traversed by three types of roads—Khadanja, Pichu, and Interlock, the latter being a concrete road. The community encompasses both pucca and kutchha houses, with a significant number constructed under the Pradhan Mantri Awas Yojana. Electricity has reached every household through the Saubhagya Yojana, initiated in 2017. However, the lack of toilets remains a pressing issue, with open defecation still prevalent in numerous economically disadvantaged homes. While some areas have a pipeline and boring system for water supply, the 'Har Ghar Jal' initiative has not been implemented, causing operational challenges. Telecommunication accessibility is widespread, with 95% coverage, although a small 5% belonging to the Musahar caste lacks the same access.

Education is prioritized in Mahuapur, evident through the presence of a Primary School, Middle School, and a High School. Additionally, the village hosts four Anganwadi centers, contributing to the overall development of the community. There is a financial institution, the Bank of Baroda, located 3 km away from Suriyawan, providing essential banking services to the villagers. Despite the strides in infrastructure and education, concerted efforts are needed to address sanitation issues and ensure equitable telecommunication access for the entire population, promoting holistic development in Mahuapur.

#### **2. PM Awas Yojna Gramin**

The provision of housing stands as a fundamental right essential for ensuring the dignity and well-being of individuals. In line with this ethos, the Pradhan Mantri Awas Yojna Gramin (PMAY-G) was launched in 2016 by the Government of India to cater specifically to the housing needs of economically weaker sections in rural areas. This social welfare program is a testament to the government's dedication to fostering inclusive growth by addressing housing shortages and elevating living standards among the underprivileged. By offering a safe and secure dwelling, PMAY-G aims not only to provide shelter but also to empower beneficiaries by granting them access to a basic right they deserve.

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The comprehensive framework of PMAY-G encompasses various components designed to facilitate the construction of durable homes for those residing in kutcha or dilapidated houses. Under this scheme, financial assistance ranging from ₹120,000 in plain areas to ₹130,000 in challenging terrains is extended to aid in the construction of pucca houses equipped with essential amenities such as toilets, LPG connections, electricity, and access to clean drinking water. Notably, the scheme harmonizes with other governmental initiatives like the Swachh Bharat Abhiyan, Ujjwala Yojana, and Saubhagya Yojana, facilitating convergence to ensure a comprehensive upliftment of living conditions.

PMAY-G emphasizes the empowerment of women by mandating house allotment in the name of female beneficiaries or through joint ownership between spouses. Additionally, it promotes self-reliance by placing the responsibility of house construction squarely on the beneficiary, prohibiting engagement with contractors except in cases of physical disability. In instances where the beneficiary faces physical challenges, the block-level officer assumes the responsibility of providing full assistance to ensure the successful construction of houses under the PMAY-G framework, reflecting the government's commitment to inclusive housing development.

Funds distribution under the scheme operates on a dual-weightage system, where 75% is allocated based on rural housing shortage figures and 25% on poverty ratios. These statistics stem from the official Registrar General of India's 2001 Census data, reflecting the severity of housing deficits and poverty levels. To streamline and enhance administrative efficiency, a dedicated software tool, "AWAAS Soft," was introduced in July 2010. This software aims to facilitate more effective management and implementation of the scheme, marking a pivotal step towards improved oversight and coordination in its execution.



Picture 1: House Constructed Under PMAY-G, Picture Credit: Pavas Jain

## 2.1 History

Originating within India's post-independence era, housing welfare initiatives have long been a government priority. The Indira Awas Yojana (IAY), born in 1985 under the Rural Landless Employment Guarantee Program (RLEGP), evolved from merging with the Jawahar Rozgar Yojana (JRY) to becoming an independent scheme in 1996. Initially serving SC/ST

categories, it broadened its scope to include widows, defense personnel next-of-kin, ex-servicemen, and retired paramilitary members by 1995–96, aligned with the nation's focus on housing the marginalized. Stemming from earlier schemes dating to the 1950s, particularly the RLEGP's 1983 fund for SCs, STs, and liberated bonded laborers, IAY transformed into the Pradhan Mantri Gramin Awas Yojana (PMGAY) in 2015, signifying a continued commitment to addressing rural housing needs.

## 2.2 Eligibility

Income-based Classification:

1. EWS: Up to Rs 3 lakh per year
2. LIG: Between Rs 3 lakh and Rs 6 lakh per year
3. MIG I: Between Rs 6 lakh and Rs 12 lakh per year
4. MIG II: Between Rs 12 lakh and Rs 18 lakh per year

Inclusion Parameters:

1. Housing Deprivation Parameter:
2. List of kutcha houses prepared based on SECC 2011's housing deprivation index.
3. Confirmation by Gram Sabhas and Panchayats allows for additions or deletions of households not meeting SECC 2011 parameters.
4. Includes kutcha houses with 0, 1, or 2 rooms having kutcha roofs.

Household Conditions Covered:

1. Households without any shelter.
2. Destitute individuals relying on alms.
3. Manual scavengers.
4. Primitive tribal groups.
5. Legally released bonded laborers.

Ineligibility Parameters:

1. Pucca houses with 0, 1, or 2 rooms
2. Households owning two, three, or four-wheelers, or motorized boats.
3. Possession of mechanized agriculture or allied equipment.
4. Kisan credit card holders with a limit of Rs 50,000.
5. Any family member earning more than Rs 10,000 per month.
6. Government employees.
7. Individuals paying income tax or professional tax.
8. Possession of a landline phone or refrigerator.
9. Landholders with more than 2.5 acres of irrigated land.
10. Owners of 5 acres or more of irrigated land for two or more crop seasons.
11. Households owning a total of 7.5 acres (irrigated or non-irrigated land combined).

Required Documents: -

1. Voter Card
2. Aadhar Card
3. Passport
4. Driving License
5. Any Govt. issued ID with photo
6. Verified letter from a government official with a photo

Table 1: Details about the eligibility

Scheme type	Eligibility Family Income (Rs)	Carpet Area-Max (sq.m.)	Subsidy calculated on a max loan	Interest Subsidy(%)	Max Subsidy
EWS	0-300000	30	600000	6.50	267000
LIG	300001-600000	60	600000	6.50	267000
MIG-I	600001-1200000	120	900000	4	235000
MIG-II	1200001-1800000	150	1200000	3	230000

### 3. Objective of the Study

1. The research aims to determine the percentage of individuals from the economically weaker section who have secured housing under the Pradhan Mantri Awas Yojna within a sample size of 35.
2. This research assesses the program's penetration and effectiveness among the targeted demographic, offering insights for program evaluation and potential enhancements.

### 4. Detail Study on PM Awas Yojna Gramin

#### 4.1 Status of PM Awas Yojna Gramin in India

Launched in 2016 with an audacious aim, the Pradhan Mantri Awas Yojana Gramin (PMAY-G) set out on a transformative mission to provide pucca houses to every eligible rural household by 2022, later extended to March 2024. As the deadline looms, the program's progress presents a promising picture of rural development across India's varied landscapes. Surpassing the initial target, over 2.2 crore houses have been sanctioned under PMAY-G, a testament to the program's momentum and reach. Of these sanctioned houses, nearly 2 crores have been successfully completed, marking a substantial improvement in the living conditions of rural inhabitants.

The program's success varies significantly across India's diverse states, highlighting distinct differences in implementation and progress. States like Odisha, Tamil Nadu, and Andhra Pradesh have notably excelled with impressive completion rates, showcasing commendable strides in fulfilling PMAY-G objectives within their rural landscapes. The

figures from official data reveal a significant uptick in completed houses in Odisha and Andhra Pradesh during the year 2023-2024 compared to the previous year, underscoring an accelerating pace in fulfilling PMAY-G objectives within these regions.

Conversely, in Uttar Pradesh and Bihar, the trend is in the opposite direction, where the completion rate has decreased in the year 2023-2024 compared to the preceding year, indicating challenges or obstacles that have affected the momentum of housing completion in these states.

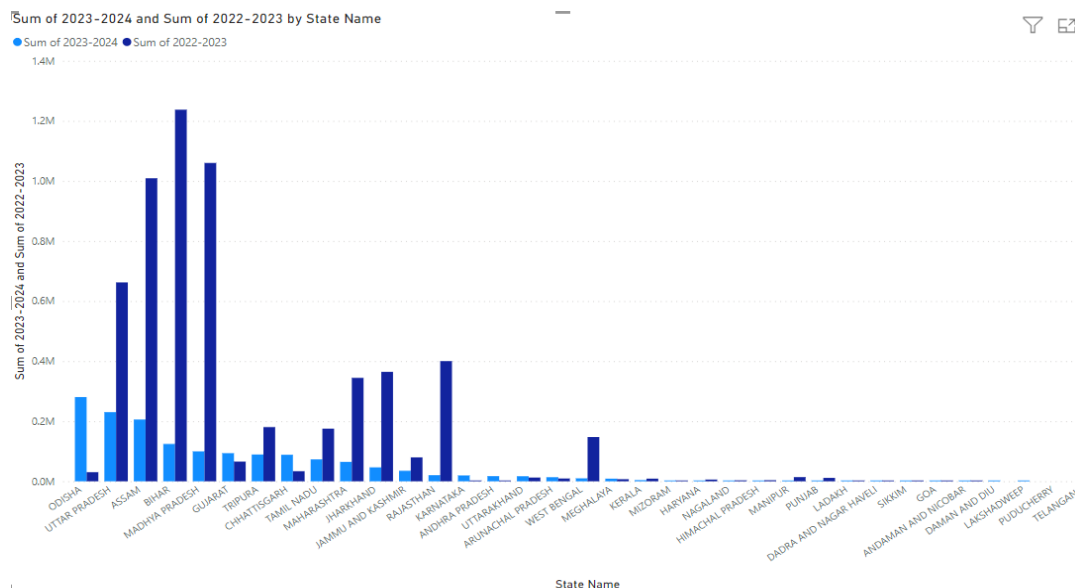


Figure 1: Analysis of PMAY-G in India

#### 4.2 Status of PM Awas Yojna Gramin in Uttar Pradesh

In the landscape of Pradhan Mantri Awas Yojana Gramin (PMAY-G) progress within Uttar Pradesh (UP), a tapestry of achievements, challenges, and disparities emerges, reflecting a multifaceted journey toward rural housing development. UP stands as a significant recipient, receiving one of the highest allocations of houses under PMAY-G, surpassing 42 lakh sanctioned houses by December 2023. This substantial allocation underscores the state's dire need for improved housing infrastructure, aiming to uplift rural households. Notably, UP has witnessed a decent completion rate, with approximately 33 lakh houses successfully constructed, translating to a commendable 78% completion rate against the sanctioned homes.

UP's PMAY-G progress varies across districts, with Baharich, Banda, Maharajganj, and Pratapgarh showcasing completion rates surpassing 80%, reflecting effective strategies and resource usage. In contrast, districts like Amroha, Baghpat, and Hathras face challenges hindering housing completion rates, presenting a contrasting scenario

Bhadohi's completion rate in PMAY-G housing stands between highs and lows in Uttar Pradesh. UP's overall PMAY-G progress reflects both commendable advancements and complexities, urging tailored interventions to unify rural housing development across all districts.

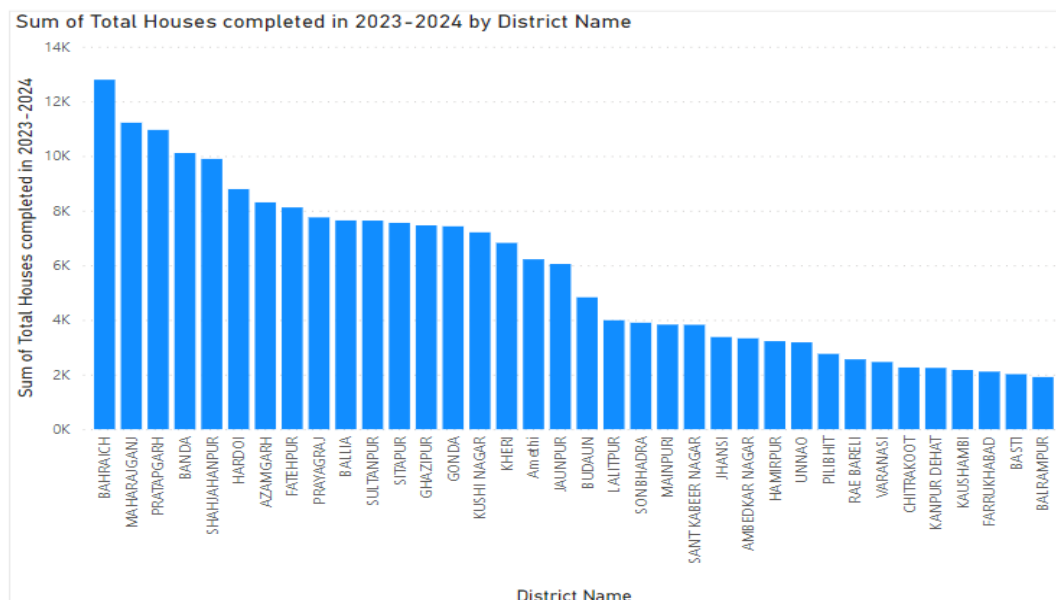


Figure 2: Analysis of PMAY-G in Uttar Pradesh

#### 4.3 Status of PM Awas Yojna Gramin in Bhadohi District

Table 2: Block Wise Detail of Bhadohi District

Sl.No	Block Name	Total Houses completed in 2023-2024
1	Abholi	148
2	Aurai	118
3	Bhadohi	191
4	Deegh	400
5	Gyanpur	105
6	Suriyavan	113

Completion of houses under the Pradhan Mantri Awas Yojana Gramin (PMAY-G) till 2023 unveils disparities across specific blocks. Deegh notably leads with 400 completed houses, signaling potentially higher housing needs or efficient implementation. Aurai, Gyanpur, Suriyavan, and ABHOLI show moderate completion rates ranging from 105 to 148 houses, indicating progress at a slower pace or possibly lower demand. BHADOHI presents a substantial rate of 191 houses, reflecting moderately robust progress possibly influenced by factors like population density. These disparities underscore the necessity for tailored strategies and targeted interventions to ensure equitable PMAY-G implementation in these rural areas.

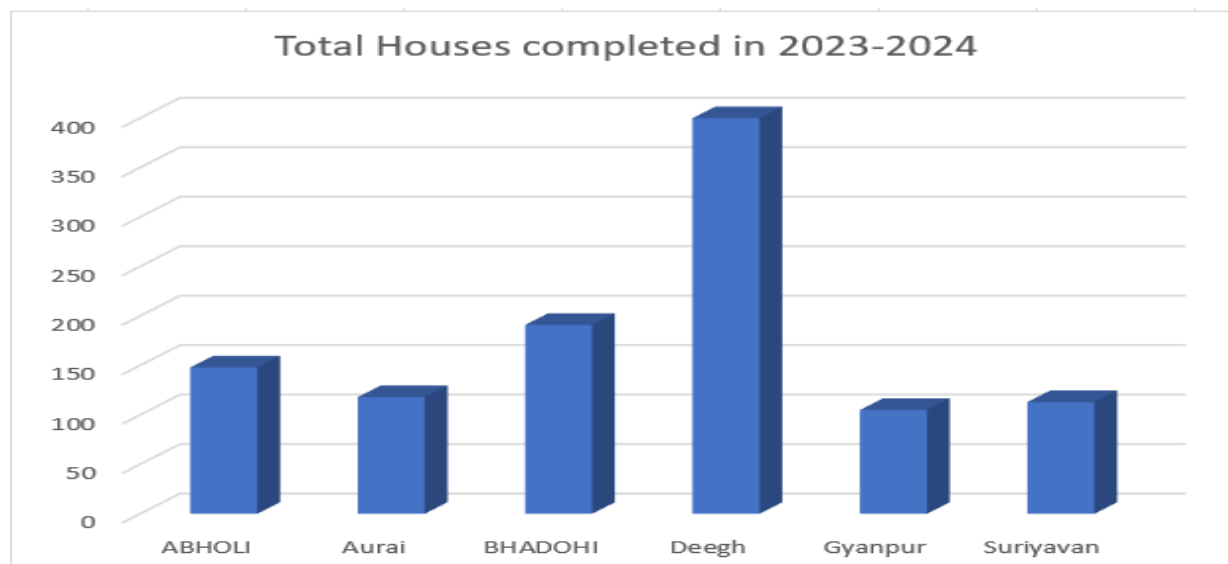


Figure 3: Analysis of PMAY-G in Bhadohi District

#### 4.4 Status of PM Awas Yojna Gramin in Suriyavan Block

The comprehensive review of housing development within Suryavan Block for the duration of 2023-2024, sourced from the authoritative records of the PM Awas Yojna Gramin on the official government website, reveals a diverse landscape across its constituent Panchayats. The data portrays a subtle uptick in completed housing units compared to the previous year, yet unveils concerning stagnation in several zones where a considerable number of Panchayats reported a lack of completed houses. Despite this, certain regions displayed commendable, albeit moderate, progress by successfully constructing between 1 to 7 houses, indicating a measured advancement in their housing infrastructure.

Patti Bejaon notably emerged as a leader in this narrative by spearheading with the completion of 10 houses, setting an influential precedent for proactive development strategies. Interestingly, amid this spectrum of varying progress, the significance of Mahuapur becomes evident. Despite its limited strides in development, Mahuapur's consistent positioning among areas with differing growth rates emphasizes its pivotal role within the surveyed regions. Its presence amidst regions experiencing restricted development underscores its crucial significance within the overarching housing landscape of the Suryavan Block.

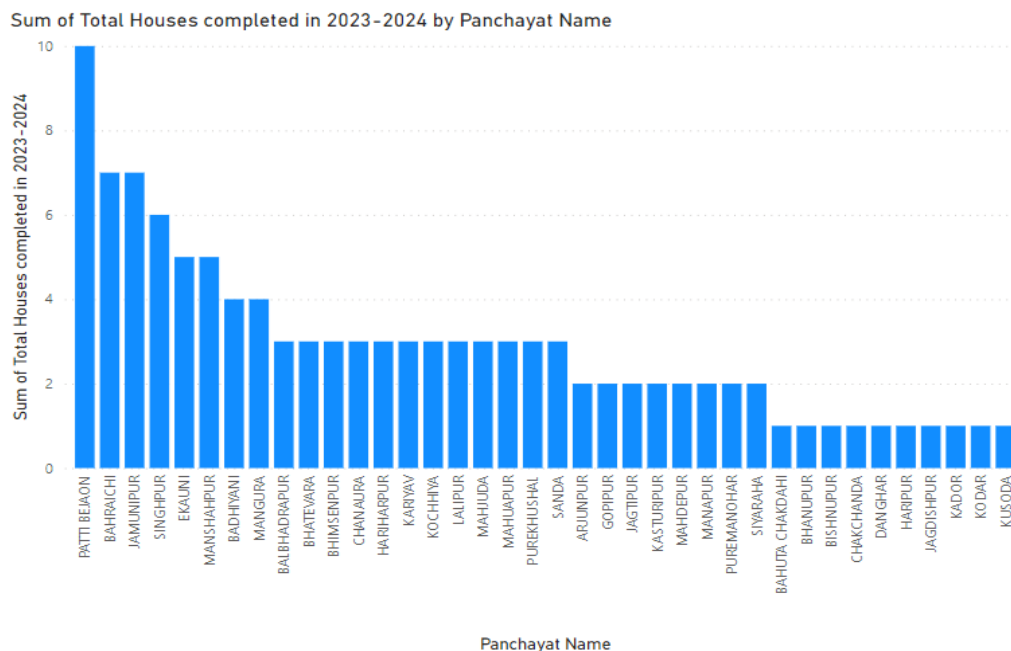


Figure 4: Analysis of PMAY-G in Suriyavan Block

#### 4.5 Status Of PM Awas Yojna Gramin in Mahuapur Village

The analysis of official government data spanning from the fiscal years 2017-2018 to 2022-2023 unveils a fluctuating trajectory in the allocation of housing under the Awas Yojna in Mahuapur village, situated within the Surwaya block of Bhadohi district, Uttar Pradesh. This temporal analysis indicates notable variations in the annual number of beneficiaries within Mahuapur village. The analysis of housing beneficiaries under the Awas Yojna in Mahuapur village between 2017 and 2023 demonstrates a consistent linear increase, barring an absence of data for the financial year 2019-2020 from official government records.

Table 3: Details about the beneficiaries of Mahuapur

Year	Beneficiaries
2017-2018	19
2018-2019	16
2019-2020	NA
2020-2021	28
2021-2022	34
2022-2023	31



Picture 2: Survey pictures with applicants of PMA Y-G, Picture Credit: Mr Suraj Yadav

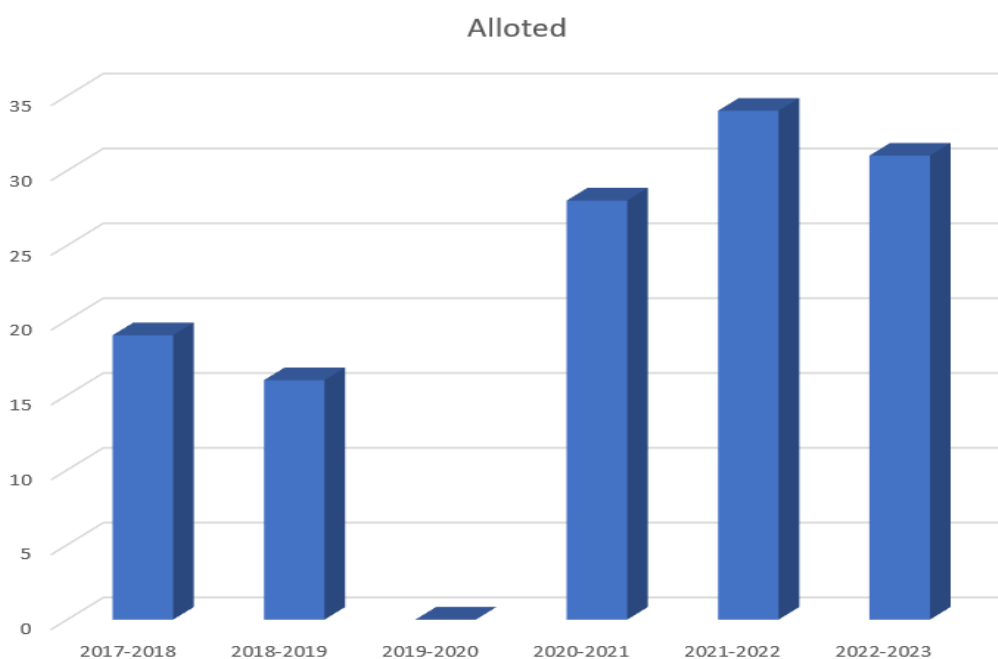


Figure 5: Analysis of PMA Y-G in Mahuapur Village

## 5. Research Methodology

### 5.1 Interview

Interviews were selected as a primary data collection method to comprehensively assess the impact of the PM Awas Yojna Gramin in Mahuapur Village, aimed at understanding the beneficiaries and identifying existing gaps. Through random selection, individuals were engaged in discussions regarding the schemes, actively eliciting their feedback. These

interviews were conducted in both structured and unstructured formats, allowing for a nuanced exploration of their experiences and insights.

#### 5.1.1 Structured Interview

Structured interviews were systematically conducted following a predefined pattern with household members as respondents. Predominantly utilizing closed-ended questions, inquiries revolved around topics such as awareness of the PM Awas Yojna and assessments of the quality of houses provided under the scheme.

#### 5.1.2 Unstructured Interview

Our interviews, coupled with survey questionnaires, primarily adopted an unstructured approach. Engaging in informal discussions, we explored the village dynamics, the role of the village leader in its development, reasons for limited scheme benefits to villagers, and prevalent challenges. These conversations yielded insightful, unscripted responses, offering nuanced perspectives on the subject matter.

#### 5.2 Survey:

An additional data collection method employed was surveys. In this study, we surveyed 50 households using a tailored questionnaire featuring specific, multi-dimensional questions designed to gather comprehensive insights on the topic.

#### 6.2.1 Sampling Technique

Utilizing a randomized selection approach, we identified 35 economically disadvantaged sections within the villages. This identification process considered multiple criteria such as annual income, household assets, and indicators reflecting deprivation. This comprehensive assessment allowed us to establish a pool of eligible individuals from these marginalized segments within the community.

#### 5.2.2 Participant Eligibility

In the validation process for PM Awas Yojna Gramin eligibility, a comprehensive evaluation was undertaken to ensure adherence to specific criteria mandated by the scheme. This involved verifying factors like income thresholds, the nature of dwelling (pucca or kucha house), land ownership status, among others. This meticulous verification aimed to ascertain that selected individuals fulfilled the diverse parameters stipulated within the program guidelines for inclusion.

#### 5.2.3 Approach to Handling Reluctance and Bias

Encountering initial hesitancy among participants to engage in discussions about their involvement or experiences with the scheme was not uncommon. To navigate this challenge, adept and impartial questioning techniques were employed. These methods were aimed at fostering rapport, instilling trust, and creating a comfortable environment to elicit accurate information without inadvertently influencing their responses.

#### 5.2.4 Handling Complaints and Discrepancies

Observing grievances from individuals asserting eligibility but not receiving housing benefits under the PM Awas Yojna prompted a meticulous and unbiased assessment. This evaluation rigorously validated their claims, adhering strictly to program guidelines, ensuring fairness, and impartiality in determining eligibility for the scheme's benefits.

#### 5.2.5 Data Analysis

Employing statistical methodologies, the collected data underwent analysis involving the calculation of ratios or percentages of individuals within the sample who successfully accessed housing benefits through the PM Awas Yojna Gramin. This comprehensive analysis facilitated drawing conclusions regarding the program's efficacy and impact within the sampled population, offering insights into its effectiveness.

#### 5.2.6 Ethical Considerations

Upheld ethical standards as a paramount priority throughout the research journey, meticulously adhering to several key principles. Secured informed consent from all participants, prioritizing their understanding and agreement before their involvement. Safeguarded confidentiality rigorously, ensuring that all collected data remained private and protected. Maintained impartiality and objectivity at every stage of data collection and analysis, ensuring fairness and unbiased interpretation of findings.

### **6. Limitations**

Acknowledged potential limitations, such as reluctance among participants affecting response accuracy, challenges in verifying complaints due to limited access to comprehensive data, and the impact of a relatively small sample size on the study's generalizability.

### **7. Analysis of Primary Data**

**Awareness and Beneficiary Status:** All 35 participants included in the study demonstrated awareness of the PM Awas Yojna, indicating a comprehensive understanding of the program within the sampled population.

**Beneficiaries Identified:** Among the aware participants, 18 individuals reported successfully acquiring housing under the scheme, signifying a 52% (18 out of 35) success rate among those aware and eligible.

**Claims Rejected:** Eight individuals' claims were thoroughly assessed and subsequently rejected based on observed discrepancies in eligibility criteria, aligning with the program guidelines. This scrutiny ensured adherence to the scheme's prerequisites and minimized erroneous inclusion.

**Pending Applications:** The remaining individuals in the sample confirmed their application submission under the PM Awas Yojna; however, they are yet to receive a response

regarding their eligibility status or benefit approval. Their status represents ongoing applications awaiting further review or processing by the program authorities.

**Ratio of Beneficiaries to Non-Beneficiaries:** Considering the successful beneficiaries against those whose claims were rejected, the ratio of individuals who received housing benefits under the scheme stands at 18:11, indicating the proportion of successful applicants to those deemed ineligible based on the program's criteria.

## **8. Results and Conclusions**

The primary survey in Mahuapur village, Bhadohi district, Uttar Pradesh, encompassed 35 individuals, revealing diverse outcomes. Out of the participants, 18 had successfully availed benefits from the Pradhan Mantri Awas Yojna Gramin (PMAY-G), while 11 were deemed ineligible for the scheme, with other applications awaiting processing. Notably, those denied housing benefits perceived themselves as eligible, presenting a discrepancy between their belief and official assessment. Observations highlighted specific reasons for their ineligibility, contradicting their perceptions. Additionally, beneficiaries expressed dissatisfaction with the housing quality and the Rs 120,000 allocation, necessitating additional funds acquired through loans or alternative means for constructing better dwellings.

In Mahuapur village, the evident disparity between perceived eligibility and the scheme's assessment within the PMAY-G implementation poses a significant challenge. The discontentment voiced regarding housing quality and the allocated amount underscores a substantial gap between beneficiaries' expectations and the provisions of the scheme. These disparities and dissatisfaction, gleaned from comprehensive surveys and interviews, necessitate a critical review of eligibility criteria and the financial aid structure embedded within the PMAY-G scheme. Reevaluating these aspects is crucial to effectively address disparities and adequately fulfill the housing needs within Mahuapur village.

## **9. Gaps in the implementation of Scheme**

1. **Claim Rejection Process:** The rejection of eight claims based on observed discrepancies showcases the importance of a rigorous assessment aligned with program guidelines. However, there might be a need for improved communication to rejected applicants about the specific reasons for their ineligibility.
2. **Pending Applications:** The existence of pending applications signals a potential delay or inefficiency in the processing of eligibility status or benefit approval. This aspect requires attention to ensure timely responses to applicants and prevent prolonged uncertainty.
3. **Beneficiary Dissatisfaction:** The dissatisfaction expressed by beneficiaries with housing quality and the allocated amount of Rs 120,000 underscores a gap between expectations and reality. This calls for a review of the financial aid structure and quality standards to better align them with the needs and aspirations of the beneficiaries.
4. **Discrepancy in Perception:** The evident disparity between perceived eligibility and the scheme's assessment indicates a potential disconnect in understanding eligibility criteria. This suggests the need for enhanced awareness campaigns or targeted information dissemination to align applicants' expectations with the program guidelines.

## 10. Suggestions for Future Action

- Raising awareness becomes a crucial challenge in PMAY-G implementation due to the clear disparity between perceived eligibility and the scheme's assessment.
- Campaigns at the village level through the deployment of banners, posters, and pamphlets. Employing visual aids and straightforward language to effectively communicate the essential aspects of the scheme.
- Petitioning the government is necessary, as the initial amount of 1,20,000 is insufficient to ensure the construction of better-quality homes.
- Having community meetings in Panchayat office on a monthly basis to clear whatever doubts people might foster regarding the scheme.
- Ensuring participation in nationwide training and certification programs that have been initiated to educate rural masons on constructing resilient homes using locally available materials to guarantee the construction of high-quality houses.

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## CHAPTER 2

### Impact Analysis of National Social Assistance Program in Bikhairampur, UP

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#### Introduction

The NSAP stands for the National Social Assistance Programme, which was initiated on August 15, 1995. The National Social Assistance Programme Scheme by the Government of India is a significant initiative aimed at providing support to vulnerable sections of society. Launched with the objective of ensuring social security and welfare, this scheme addresses the needs of those facing economic challenges, particularly in marginalized communities. In this comprehensive report, we will delve into the key aspects of the program, its objectives, eligibility criteria, and the impact it has on the lives of beneficiaries in the society.

It is a significant initiative aimed at providing support and aid to individuals and communities across our nation. This program is designed to address various societal needs and enhance the overall well-being of our citizens. Through a range of targeted interventions, it seeks to uplift the vulnerable sections of our society, ensuring that no one is left behind.

At its core, this program embodies the spirit of inclusivity and social justice. It recognizes the diverse challenges faced by different segments of our population and strives to create a more equitable and compassionate society. The National Social Assistance Programme Scheme encompasses a wide array of assistance measures, encompassing financial aid in the form of Old age pension, Widow Pension, Specially-abled people and also to the family of bereaved bread earner & food assistance under Annapurna Scheme.

One key aspect of the program is its focus on providing financial assistance to those in need. This could include direct cash transfers to individuals and families facing economic hardships, enabling them to meet their basic needs such as food, shelter, and clothing. By addressing the immediate financial concerns of the vulnerable, the program seeks to create a foundation for a more secure and stable future.

The National Social Assistance Programme Scheme also places a strong emphasis on addressing social disparities. It includes measures to promote gender equality, uplift marginalized communities, and create opportunities for the specially-abled. By fostering an inclusive environment, the program endeavours to build a society where every individual,

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<sup>9</sup> Boston College, USA.

regardless of their background, can thrive and contribute meaningfully by supporting and improving their livelihoods. Community development is a cornerstone of this scheme.

The success of this program hinges on effective implementation and robust monitoring mechanisms. It involves collaboration between various governmental departments, non-governmental organizations and community. Transparent processes and accountability are integral to ensuring that the benefits reach the intended recipients and contribute to the overall improvement of societal conditions.

In short, we can say the National Social Assistance Programme Scheme is a comprehensive and multifaceted program to create a more inclusive, just and prosperous society. By addressing the diverse needs of our citizens and communities, it aspires to lay the foundation for a nation where every individual can lead a dignified and fulfilling life. Through a combination of life sustaining support such as financial support & food assistance, this program endeavours to bring about positive and lasting change in the lives of our people.

## **1. Objectives of study**

This study's primary objective is to comprehensively analyse the National Social Assistance Program's (NSAP) impact at the grassroots level in Bhikharirampur. The NSAP, a flagship initiative by the government, aims to uplift vulnerable sections of society by providing financial assistance and social support. This research intends to evaluate the program's effectiveness, identify its strengths and weaknesses, and assess its real-world impact on the target beneficiaries.

The text provided is too short for the paraphrasing tool to process. Please provide a longer passage or additional context. Quantitative data will be collected to measure the economic and social indicators of the beneficiaries, such as income levels & educational attainment. Qualitative interviews will be conducted with program participants, local administrators, and community leaders to understand the nuanced experiences and perceptions surrounding the NSAP.

Furthermore, the research will explore challenges faced in implementing the program, ensuring a nuanced understanding of the ground-level dynamics. The findings will contribute valuable insights to policymakers, enabling them to refine and optimise the NSAP for more effective and targeted socio-economic development in Bhikharirampur. Ultimately, this analysis seeks to inform evidence-based decision-making and enhance the overall impact of the National Social Assistance Program in its mission to uplift marginalised communities

## **2. Methodology**

This research was carried out in Bhikhari Rampur, a village located in the Suriyawan Block of the Bhadohi District in Uttar Pradesh, India. Bhikhari Rampur is situated about 8 kilometres north of the district headquarters, Gyanpur and approximately 6 kilometres from Suriyawan. The village is identified by the postal code 221404, and its main post office is in Suriyawan.

To gather information, we employed field observation and a pre-structured questionnaire survey methodology. Additionally, data was collected by engaging in discussions

and interviews with eligible beneficiaries. In-depth interviews were conducted with key informants such as eligible beneficiary, panchayat members and government representatives at the grassroots level. The research aimed to comprehensively explore impact of NSAP scheme.

The research approach for understanding the impact of NSAP scheme involved employing diverse methods. One of these methods was the observatory method, which includes observation techniques categorized as Participatory and Non-Participatory.

Participatory observation, the first type, engaged direct communication with villagers. We surveyed approximately 45 people including both beneficiaries and non-beneficiaries to get holistic perspective. Survey forms were utilized to gather information on effectiveness of program, awareness about the program, challenges faced by beneficiaries, suggestions for improvement.

Non-participatory observation, the second type, involved no direct interaction but relied on personal observation during village visit or surveying. This method allowed documentation of people's attitude towards the scheme and an examination of the impact of scheme on changing or improving their livelihood conditions.

The second methodology employed was interviews, a direct conversation-based information collection method. Interviews were conducted using two methods: Semi-Structured and Unstructured.

Semi-Structured interviews blended an organized and flexible approach, featuring a set of main questions with room for additional inquiries based on responses. This method allowed a structured yet adaptable exploration of topics such as awareness, effectiveness, implementation, the desires and expectations of beneficiary from the scheme.

Unstructured interviews were casual and free-flowing conversations without a fixed list of questions. This method proved valuable in establishing a connection and building trust with community members which helped us in the collection of information from the villagers.

### **3. Socio Economic Status**

The workforce distribution in the given data reveals notable gender disparities across various employment categories. Primary workers, comprising the largest group at 568 individuals, exhibit a significant male majority (75.7%), with 431 males and 137 females. The trend persists in specific sectors such as cultivators and agricultural workers, where the majority are male, emphasizing a gender skew in primary economic activities. Household industries also reflect a pronounced gender gap, with 193 males and 94 females among the 287 workers. Other workers, totalling 167 individuals, predominantly consist of males (89.2%), highlighting occupational gender imbalances. However, the category of marginal workers shows a relatively balanced distribution between males (45) and females (42). Notably, the non-working segment comprises 1701 individuals, with a striking gender disparity – 1063 females compared to 638 males. This suggests a potential area for further investigation into factors influencing female workforce participation and employment opportunities. Overall, the data underscores the need for gender-sensitive analysis and policy considerations to address the observed disparities in the labour market.

**Table1: Socio economic status as per 2011 census**

	<b>Total</b>	<b>Male</b>	<b>Female</b>
<b>Main Workers</b>	568	431	137
<b>Cultivators</b>	88	71	17
<b>Agricultural</b>	26	18	8
<b>Household Industries</b>	287	193	94
<b>Other Workers</b>	167	149	18
<b>Marginal Workers</b>	87	45	42
<b>Non-Working</b>	1701	638	1063

#### 4. National Social Assistance Programme: An Overview

National Social Assistance Programme: It was introduced by the Government of India on 15th August 1995 as a fully funded Centrally Sponsored Scheme targeting people experiencing poverty. For its purposes, 'poor' has been defined as any person whose means of subsistence from their source of income or through financial support from family members or other sources is minimal or insignificant, to be assessed by States and UTs to provide a basic level of financial assistance.

Administering Ministry: Ministry of Rural Development Status: On-going Area implemented: Rural Area; Urban Area. NSAP represents a significant step toward the fulfilment of the Directive Principles of State Policy enshrined in the Constitution of India, which encourages the State to undertake, within its means, several welfare measures. These are intended to assure the citizens adequate means of livelihood, raise the standard of living, improve public health, provide free and compulsory education for children, etc.

##### 5.1. Timeline of NSAP program:

- In 1995, the initiation of the National Social Assistance Programme (NSAP) was an extension of social aid to destitute individuals, characterized as those without consistent means of subsistence from personal income or familial and other sources. The NSAP contains five elements: the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), Indira Gandhi National Widow Pension Scheme (IGNWPS), Indira Gandhi National Disability Pension Scheme (IGNDPS), National Family Benefit Scheme (NFBS), and Annapurna Scheme.
- In 2000, under the 'Annapurna Yojana,' 10 kg of free rice for eligible beneficiaries who could not be brought under NOAPS was started. The monthly pension amount for

IGNOAPS, which was INR 75, was increased to INR 200 in 2006. By 2007, NSAP was further extended to cover all individuals living below the poverty line, and NOAPS was rechristened as the Indira Gandhi National Old Age Pension Scheme.

- In 2009, the NSAP was further expanded by the Indira Gandhi National Widow Pension Scheme (IGNWPS) for widows aged 40–64 years and the Indira Gandhi National Disability Pension Scheme (IGNDPS) for those aged 18–64 with multiple or severe disabilities living below the poverty line. Changes made in 2011 included the reduction of the age under the IGNOAPS to 60 years, the increase in the pension amount of older persons above 80 years of age from INR 200 to INR 500 per month, and changes in the age limits under IGNWPS and IGNDPS to 40-59 and 18-59 years of age respectively.
- By 2012, the monthly pensions under IGNWPS and IGNDPS had been raised from INR 200 to INR 300; the age limits for IGNWPS were changed to 40–79 years and IGNDPS to 18–79 years. In 2013, the Task Force on Comprehensive Social Assistance Programme submitted its report to the Government of India with suggestions for increased monthly pensions and an enlarged coverage for all beneficiaries.

## 5.2. Eligibility:

Applicable eligibility for the National Social Assistance Programme (NSAP):

- i. Duly filled and self-attested Application Form
- ii. Domicile Certificate
- iii. Proof of residence (Voter card, Electricity Bill, Aadhar Card)
- iv. Proof of age (Birth Certificate from the School last attended or Municipal authority or SHO or by Medical Board)
- v. Aadhar Number
- vi. Bank Passbook
- vii. Ration Card
- viii. Affidavit duly attested by Judicial Magistrate/Executive Magistrate that they are not in receipt of any pension/ financial assistance from any

## 5.3. The NSAP at present includes five sub-schemes as its components

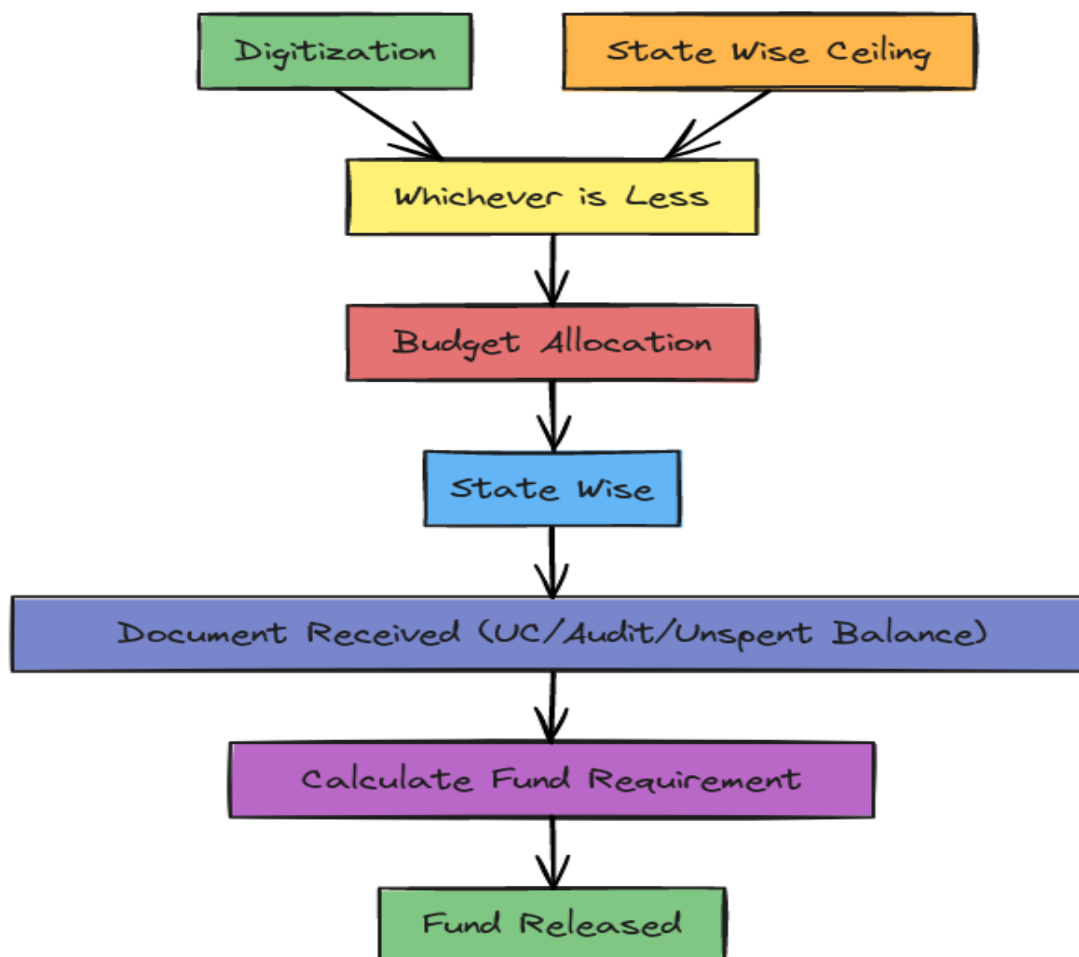
1. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)
2. Indira Gandhi National Widow Pension Scheme (IGNWPS)
3. Indira Gandhi National Disability Pension Scheme (IGNDPS)
4. National Family Benefit Scheme (NFBS)
5. Annapurna Scheme

## 5.4. Application Process:

- i. In rural areas, the identification of NSAP scheme beneficiaries will be made from the BPL list prepared by the States/UTs following guidelines issued by the Ministry of Rural Development (MORD) for the BPL Census 2002.
- ii. Identification of eligible beneficiaries for the NSAP schemes in urban areas shall be done as per the BPL list required to be prepared in connection with the poverty alleviation program of the Ministry of Urban Housing and Poverty Alleviation.

- iii. Apart from the disbursement of benefits through the accounts of the beneficiaries in Banks or Post Office Savings Banks or through Postal Money Order, the assistance under NOAPS may also be disbursed in public meetings such as Gram Sabhas meetings in rural areas and by neighborhood/mohalla committees in urban areas.

5.5. Fund allocation process:



- Digitization is the process of turning beneficiary data into a digital format. This shift is aimed at moving away from using cash for transactions by establishing a foundation for direct benefit transfer (DBT). The goal of DBT is to improve the government delivery system by revamping the current procedures of social welfare schemes, making the transfer of benefits smoother and faster.
- State Wise Ceiling pertains to the government setting a limit on prices at the state level to regulate the maximum prices that can be charged.

**5. Indira Gandhi National Old Age Pension Scheme (IGNOAPS)**

In 2007, India's Ministry of Rural Development introduced the Indira Gandhi National Old Age Pension Scheme (IGNOAPS), also known as the National Old Age Pension Scheme (NOAPS), as part of the National Social Assistance Program (NSAP). The aim is to offer social security to eligible individuals, mainly focusing on providing assistance to poor households, including the elderly, widows, and people with disabilities. The overall objective of NSAP is to provide social protection benefits to those in need across the country.

## 6.1 Objective

Under the IGNOAP scheme, senior citizens in India are entitled to a monthly pension. This pension, provided through the Indira Gandhi National Old Age Pension Scheme, stands out because it doesn't necessitate any contributions from the beneficiaries. This implies that individuals receiving the pension are not obligated to make any financial contributions in order to avail themselves of this support.

## 6.2 Eligibility criteria for IGNOAPS

- 1) Must be coming under Below Poverty Line (BPL)
- 2) To be eligible for the Indira Gandhi National Old Age Pension, you must meet the following criteria.
- 3) The applicant must be at least 60 years old or higher (it applies to both males and females)
- 4) Pension amount received by beneficiary aged between 60 to 79 years – Rs.200/month
- 5) Pension amount received by beneficiary aged 80 years or above – Rs.500/month

10



**Picture 2: Survey of Indira Gandhi National Old Age Pension Scheme (IGNOAPS) beneficiary**

## **6. Indira Gandhi National Widow Pension Scheme (IGNWPS)**

Widow pension, also called widow's allowance or survivor's pension is a financial support system created to help women who have lost their husbands. This pension recognizes the difficulties widows may experience after their spouses pass away and aims to give them financial stability.

## 7.1 Objective

The main goal of widow pension programs is to provide economic support to widows, assisting them in managing the financial challenges that arise after their spouse's death. This support is intended to make sure that widows can meet their basic needs and sustain a decent standard of living.

## 7.2 Eligibility criteria for IGNWPS:

- 1) Must be coming under Below Poverty Line (BPL)

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<sup>10</sup> Survey of IGNOAPS beneficiary clicked by Sridhar Chatterjee

- 2) Eligible age: 40 years
- 3) Monthly pension: Rs. 300
- 4) Upon reaching 80 years: Monthly pension increases to Rs. 500



**Picture 3: Survey of Indira Gandhi National Widow Pension Scheme (IGNNWPS) beneficiary**

## 7. Indira Gandhi National Disability Pension Scheme (IGNDPS)

Disability pension is a type of financial support that helps people who can't work because they have a disability. This support is meant to give income to those who find it hard to keep a job because of physical or mental problems.

### 8.1. Objective

The main goal of disability pension is to make sure that people with disabilities have enough money to live on. It's about helping them be financially independent and have a good quality of life. By giving them a regular income, it tries to make it easier for them financially and encourage a society where everyone is included.

### 8.2. Eligibility criteria for IGNDPS:

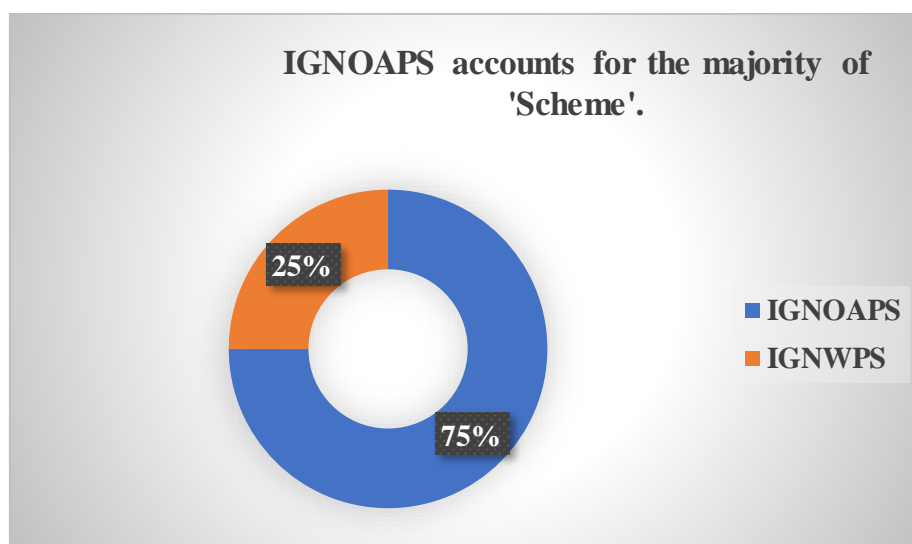
- 1) Must be coming under Below Poverty Line (BPL)
- 2) Eligible age for pension: 18 years and above
- 3) Disability level requirement: 80%
- 4) Monthly pension: Rs. 300
- 5) Upon reaching 80 years: Monthly pension increases to Rs. 500
- 6) Dwarfs are also considered eligible for this pension



**Picture 4: Survey of Indira Gandhi National Disability Pension Scheme (IGNDPS) beneficiary**

### 8. Findings and Discussion

Government data – This is what we found on the government websites and from the Panchayat office:

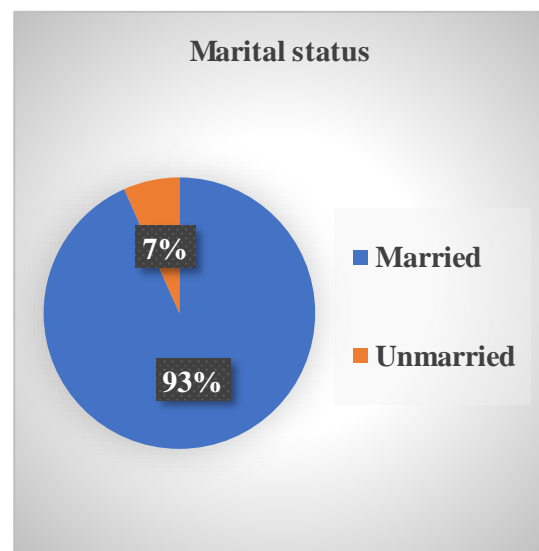
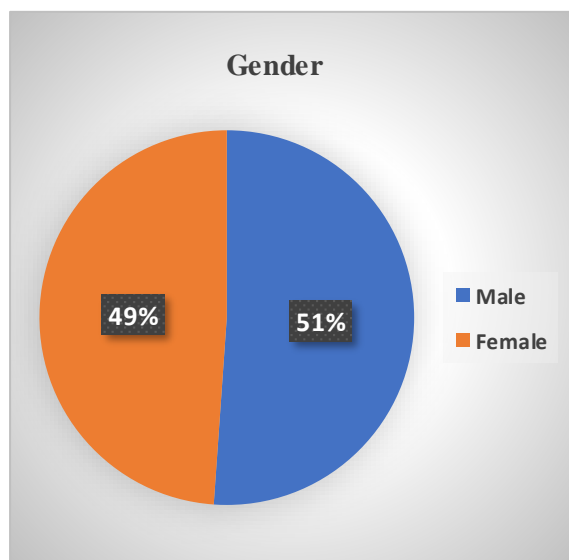
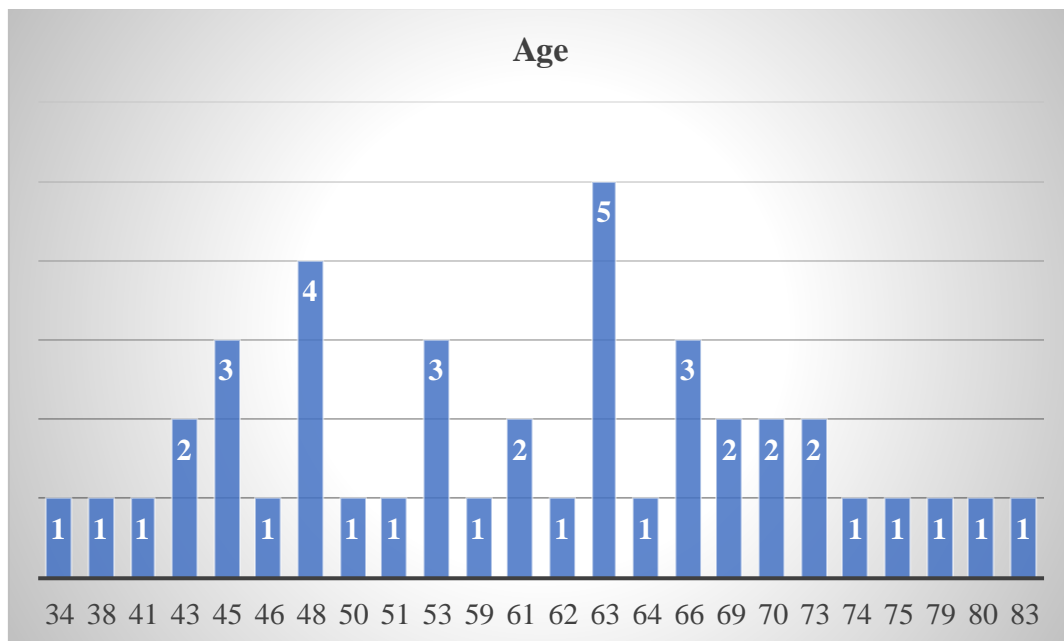


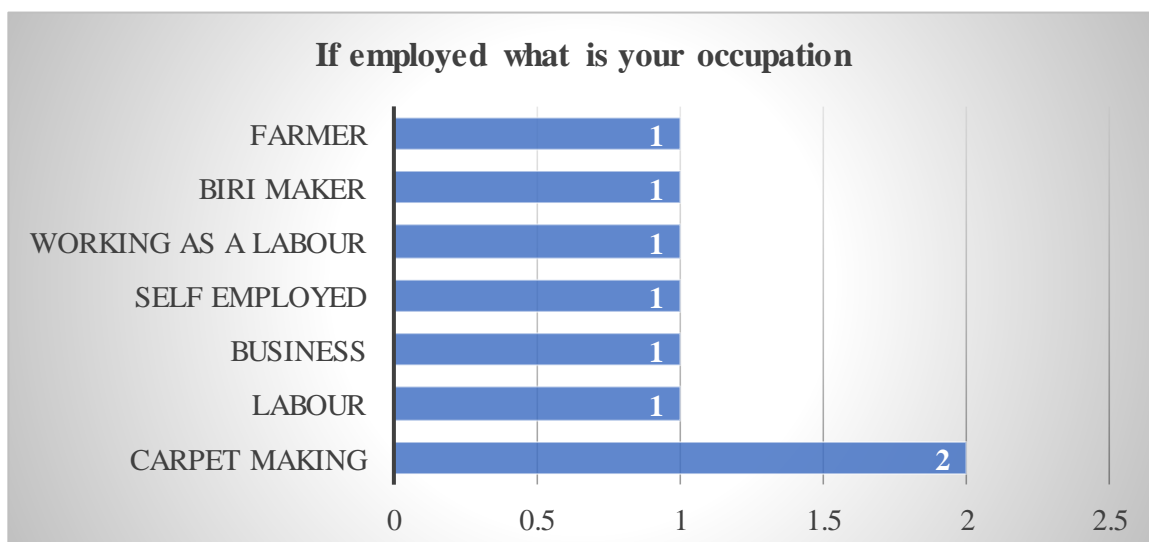
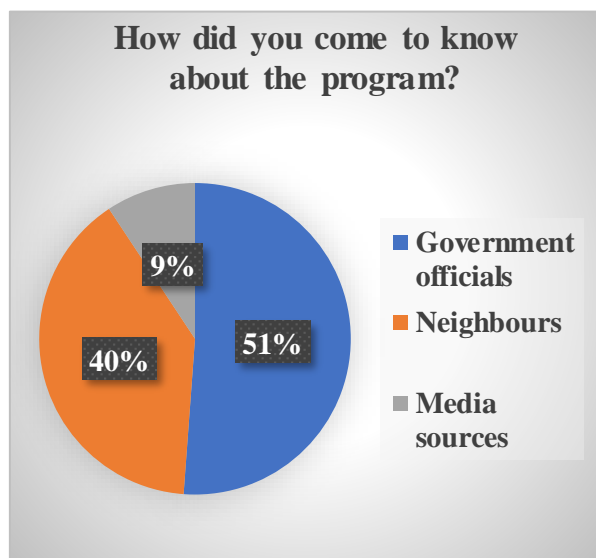
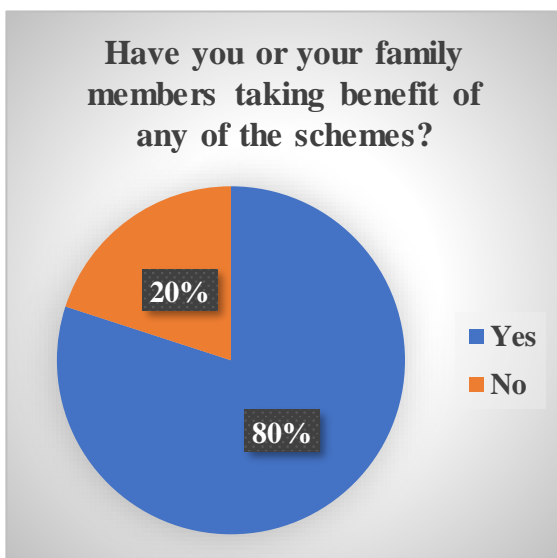
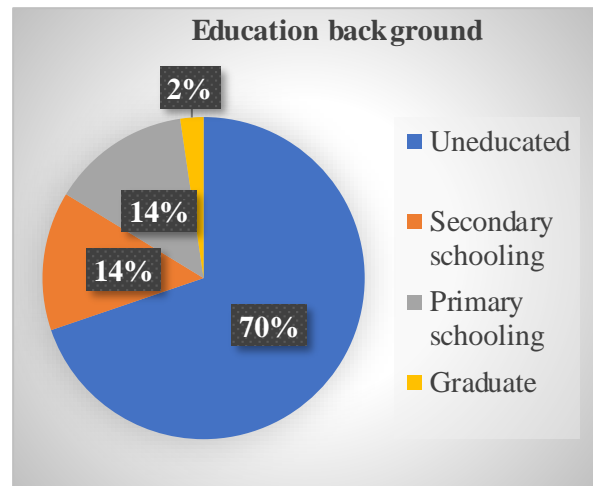
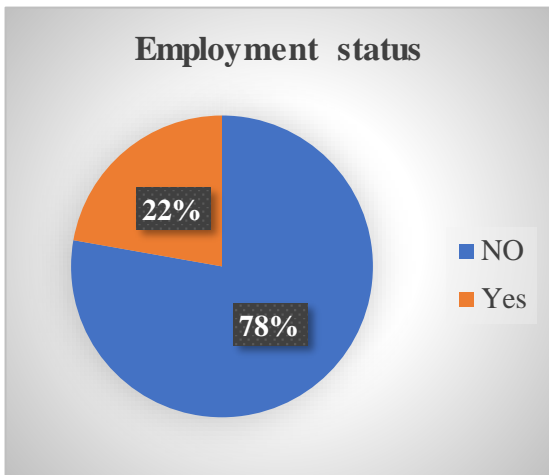
**Table 2: NSAP data from website**

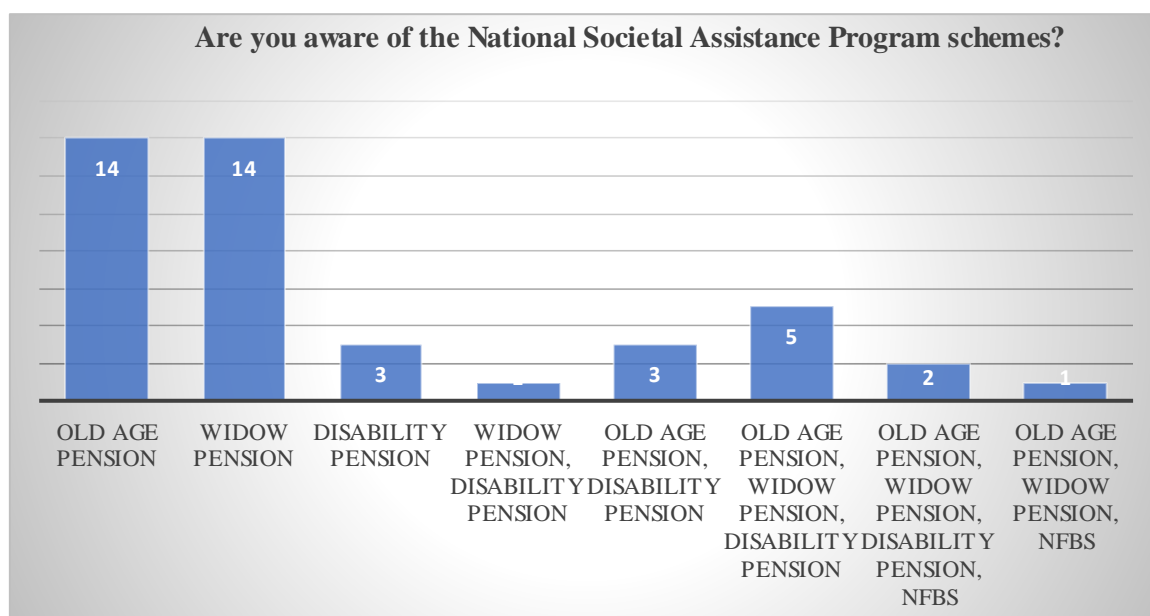
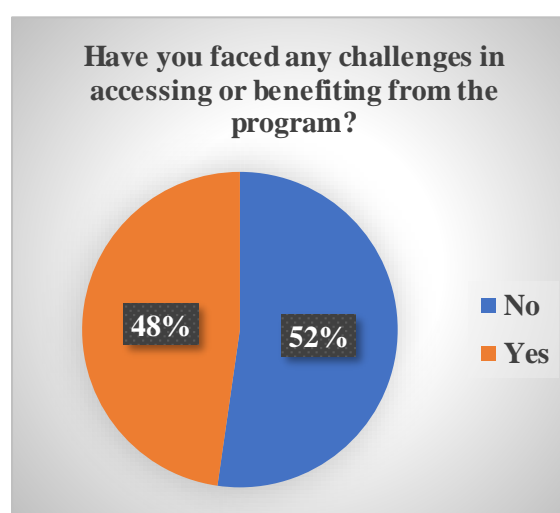
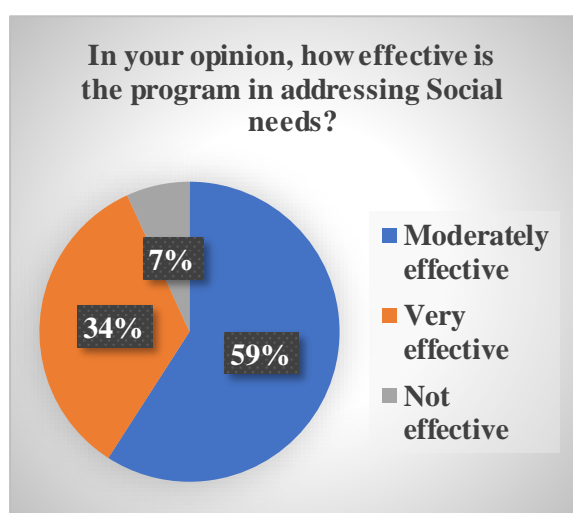
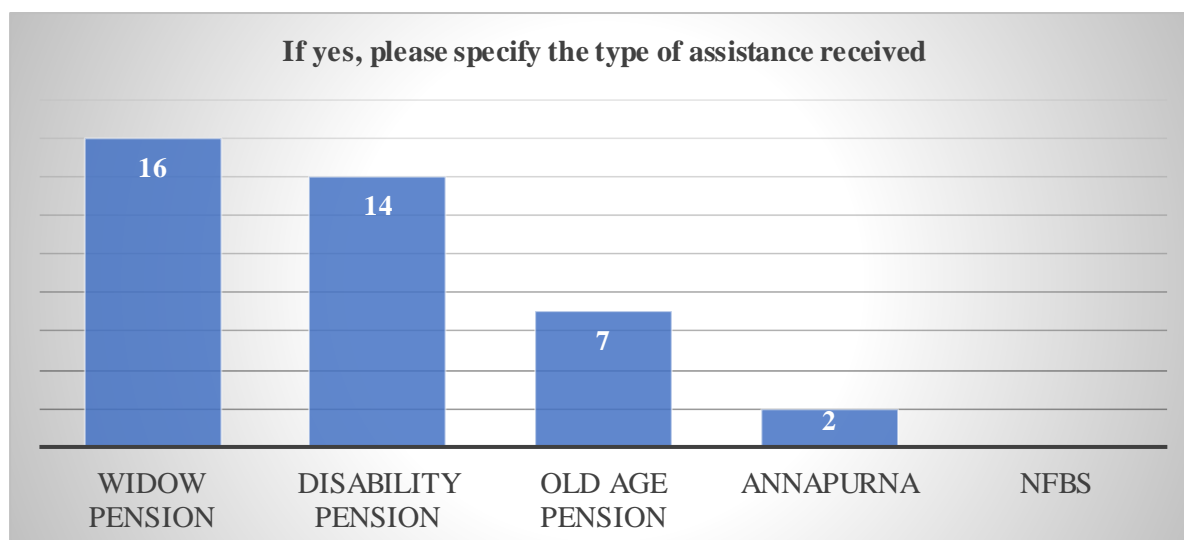
Scheme	Count of S.No.
IGNOAPS	84
IGNWPS	28
<b>Grand Total</b>	<b>112</b>
<b>Distinct count of 'Beneficiary Name'</b>	
108	

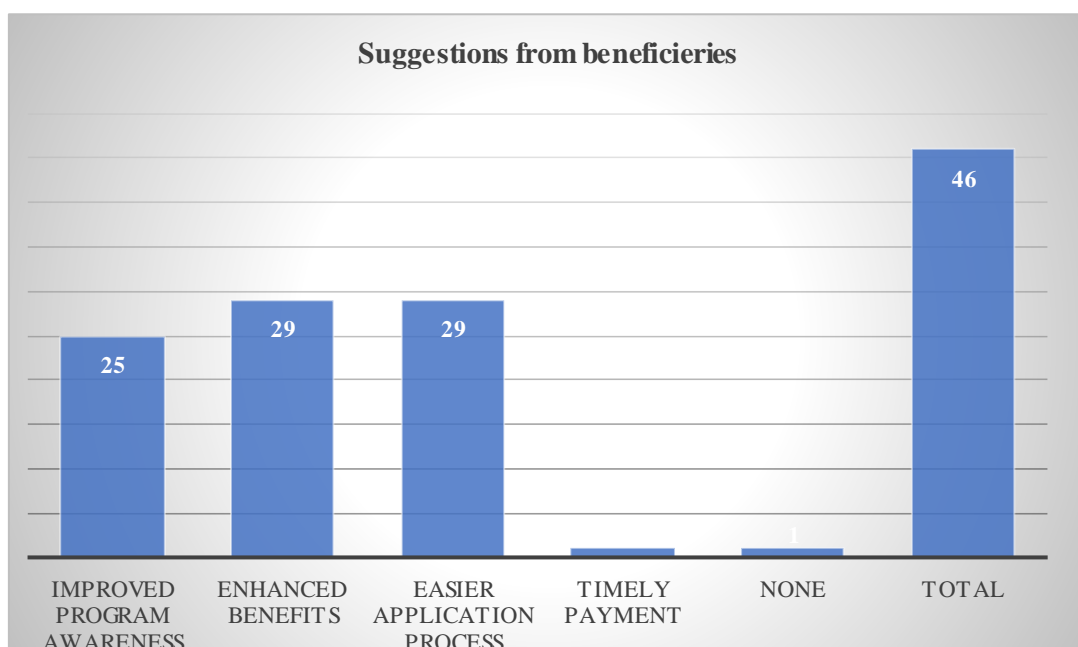
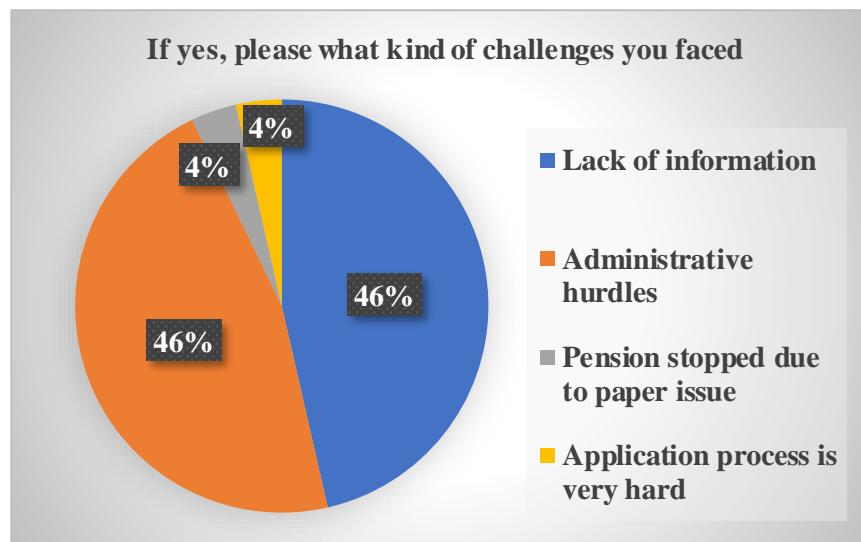
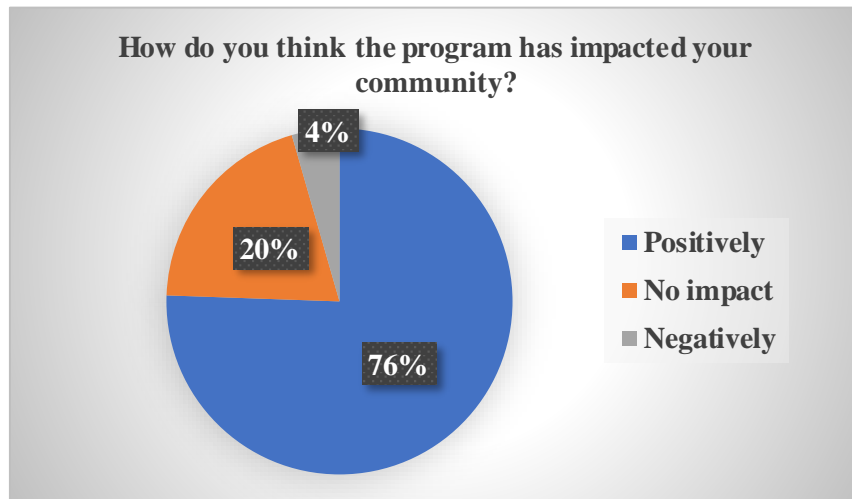
#### 9.1 Our ground level study is based on the questions of survey we asked:

The average age of the people who responded to the survey is 69.5 years old. The youngest person who responded to the survey is 34 years old and the oldest person who responded to the survey is 83 years old.









## 9. Suggestions for improvement by beneficiaries: -

### 10.1 Overall sentiment

Mixed: While some beneficiaries are satisfied with the program, many suggest improvements, particularly regarding the amount of assistance provided.

Here are insights from the surveys.

### 10.2 Needs

- ✓ Increased financial support: Many beneficiaries stated that the current amount provided by the program is insufficient and needs to be increased.
- ✓ Easier application process: There were repeated requests for simplification of the application process, making it more accessible for beneficiaries, especially those in rural areas.
- ✓ Timely payments: Consistent and timely delivery of benefits was emphasized as crucial.
- ✓ Improved beneficiary selection: Suggestions included reassessing the disability percentage criteria and ensuring inclusion of individuals facing documentation hurdles due to slow government processes.

### 10.3 Positive feedback

- ✓ Many beneficiaries expressed appreciation for the program's overall utility and its positive impact on their lives, particularly in rural areas.
- ✓ Some specifically acknowledged the helpfulness of the pension in sustaining their livelihood.

### 10.4 Neutral responses

- ✓ A significant portion of beneficiaries did not provide any feedback or suggestions.

### 10.5 Overall

The feedback suggests that while the NSAP is valued by many beneficiaries, there are opportunities for improvement, particularly in increasing financial support, simplifying the application process, ensuring timely payments, and reviewing beneficiary selection criteria

### **Overall Program Effectiveness**

- ✓ Overall: Most beneficiaries (72%) perceive NSAP as moderately or very effective in addressing societal needs.
- ✓ Variations: Effectiveness perception varies based on:
- ✓ Scheme: Old age pension received the highest positive ratings, while Annapurna's received the lowest.
- ✓ Information access: Those informed by government officials tend to have higher effectiveness ratings.

- ✓ Challenges: Lack of information, administrative hurdles, and low assistance were frequently cited challenges.

#### 10.6. Policy Recommendations

- ✓ Enhanced outreach and awareness: Utilize diverse communication channels (media, government officials, community leaders) to inform potential beneficiaries about eligibility and application procedures.
- ✓ Simplified application process: Reduce paperwork and bureaucratic hurdles to make enrolment easier, especially for vulnerable populations.
- ✓ Increased benefits: Consider raising the pension amount and expanding coverage to other essential needs like healthcare.
- ✓ Improved grievance redressal mechanisms: Address administrative hurdles and application issues promptly and effectively.
- ✓ Targeted interventions: Tailor assistance to specific needs of different groups (widows, disabled, elderly) and address regional disparities.
- ✓ Data-driven monitoring and evaluation: Regularly assess program impact and adjust policies based on evidence.

#### 10.7. Additional Findings

The data seems skewed towards those seeking improvements, as beneficiaries satisfied with the program might not have provided feedback. The language used is informal and varied, indicating diverse backgrounds of the respondents.

#### **Additional comments or thoughts shared by beneficiaries on NSAP:**

- ✓ The IGNDPS (Indira Gandhi National Disability Pension Scheme) provides financial assistance to people with a disability level of 80%. However, this approach neglects the broader disabled population in India that does not meet the 80% disability criterion. This creates an unfair situation where the scheme, intended to support disabled individuals, is limited to a specific group within the disabled community.
- ✓ On the other hand, the IGNWPS (Indira Gandhi National Widow Pension Scheme) offers pension benefits to widows aged between 40 and 79 years. This presents a challenge because the legal age for marriage in India is 18 years for females. Consequently, a woman can become a widow even at the age of 18. The discrepancy between the legal age of marriage and the age range for widow pension eligibility excludes all widows falling in the age bracket of 18 to 39 years from receiving the pension benefits. This oversight creates an unfair situation for young widows who do not fit within the specified age range.
- ✓ Social impact: The program is seen as positively impacting communities by providing financial support and improving quality of life.
- ✓ Gender: A significant number of female beneficiaries reported challenges accessing information and facing administrative hurdles. Gender-sensitive approaches are needed to ensure equal access.
- ✓ Disability: While the Disability pension scheme received positive feedback, concerns about low benefits and selection criteria were raised.

Table 3: Comparison of NSAP between two states i.e., Gujarat & Uttar Pradesh		
Criteria	Gujarat	Uttar Pradesh
NSAP Beneficiaries (as of 2023-2024)	2,97,48,9071	2,97,47,9072
State Funded Scheme Beneficiaries (as of 2023-2024)	1,71,43,6841	1,71,17,0832
Total Beneficiaries (NSAP + State Scheme) (as of 2023-2024)	4,68,92,5911	4,68,64,9902
DBT Fund Transferred in Crores (as of 2023-2024)	Rs. 2,996.911	Rs. 2,896.912
DBT Transactions in Crores (as of 2023-2024)	12.71	12.572
Aadhaar in NSAP (as of 2023-2024)	2.49 crore	2.49 crore
Eligibility Criteria for State Scheme	Old destitute of 60 years or more, female or male; people who do not have a son aged 21 years or more, except in the case where a son has a mental illness or has severe diseases like cancer or TB; the age of 45 years or more and suffering from a disability of over 75%; applicant's annual income should not exceed Rs. 1,20,000/- in rural areas and Rs. 1,50,000/- in urban areas; permanent resident of Gujarat for at least ten years.	60 years or more old female or male old destitute; persons not having a son aged 21 years or more; 40 years or more age and having a disability of more than 40%; applicant's annual income for rural areas is not more than Rs. 60,000/- and Rs. 1,00,000/- in urban areas; permanent resident of Uttar Pradesh.
Benefits of State Scheme	Rs. 750 for the 60 to 74 age group, and Rs. 1000 for more than 75 years of age, as a pension per month, by the mode of assistance like money order, post account, bank account, or D.B.T.	Rs. 500/- for the 60 to 79 age group and Rs. 800/- for the above 80 age group pension per month; mode of assistance by money order, post account, bank account, or D.B.T.
Place to get application forms for State Scheme	Application forms can be obtained from the Mamlatdar office, Prant office, and Janseva Kendra of the collector office. Mamlatdars are empowered to approve or disapprove the application form after its due verification.	The application form is available from the Gram Panchayat, Block Development Office, District Social Welfare Office, or online. The District Magistrate can approve or disapprove the application forms after due verification.

## Conclusion

The research aimed at analysing the impact of National Social Assistance Program (NSAP) reflects a mixed sentiment among beneficiaries. While a significant number express satisfaction with the program's utility and positive impact, there are evident opportunities for improvement. The most prevalent suggestions for enhancement include increasing financial support, simplifying the application process, ensuring timely payments and reviewing beneficiary selection criteria. The data's informal and varied language suggests diverse backgrounds among respondents and it acknowledges the possibility of skewed feedback towards those seeking improvements, as content beneficiaries might not have provided feedback. The program's overall effectiveness is perceived positively by most beneficiaries, with variations based on specific schemes and information access. Policy recommendations include enhanced outreach, simplified application processes, increased benefits, improved grievance redressal mechanisms, targeted interventions, data-driven monitoring and evaluation. Additionally, the study reveals issues with the current criteria of disability and widow pension schemes, emphasizing the need for a more inclusive approach. The social impact is recognized as positive, but gender disparities and concerns about low benefits and selection criteria for the disability pension scheme are highlighted. Overall, the findings underscore the importance of refining and expanding the NSAP to better address the diverse needs of its beneficiaries.

**Note:** This report is based on a limited sample and may not be representative of the entire NSAP beneficiary population. Further research with a larger and more diverse sample is recommended for a comprehensive analysis.

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## CHAPTER 3

### A Comprehensive Analysis of Deen Dayal Antodaya- National Rural Livelihood Mission (DAY- NRLM) in India with A Special Emphasis on Malepur

Nitisha Kar<sup>12</sup>, Aastha Dubey<sup>13</sup>, Dr. Anand Pandey<sup>14</sup> Dr. Badri Narayanan<sup>15</sup>

#### 1. Introduction

Deendayal Antyodaya Yojana-National Rural Livelihood Mission (DAY-NRLM) stands as a flagship poverty alleviation program implemented by the Ministry of Rural Development, Government of India. It was launched as 'Aajeevika – National Rural Livelihoods Mission' by the GOI's Ministry of Rural Development in the year 2011. It was renamed as DAY-NRLM in 2015. The mission is named after Pandit Deendayal Upadhyay, reflecting its commitment to uplifting the last person in society. The scheme is an improved version of the earlier Swarnjayanti Gram Swarozgar Yojana (SGSY).

DAY-NRLM is one of the world's largest initiatives dedicated to improving the livelihoods of the rural poor. The primary goal is to reduce poverty by granting access to gainful self-employment and skilled wage employment opportunities, thereby fostering sustainable and diversified livelihood options for impoverished households. At its core, the program places a strong emphasis on the formation and strengthening of Self-Help Groups (SHGs), acting as platforms for social and economic mobilization. These SHGs are instrumental in facilitating financial inclusion, as they are linked to banks and financial institutions. DAY-NRLM promotes a wide array of livelihood activities, spanning agriculture, livestock management, handicrafts, and other income-generating enterprises.

Additionally, the program prioritizes capacity-building initiatives, particularly for women, recognizing their pivotal role in rural economies. With a decentralized implementation structure, robust monitoring and evaluation mechanisms, and a focus on convergence and partnerships, DAY-NRLM strives to empower rural communities, break the cycle of poverty, and contribute significantly to India's socio-economic development.



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Dr. Anand Pandey, Corresponding Author.

Figure<sup>16</sup>: A meet with CDO, Sant Ravidas Nagar

## 2. Objective

The study aimed to:

1. Gain a thorough comprehension of DAY NRLM.
2. Explore the operations of SHGs and their livelihood interventions.
3. Provide an overview of NRLM activities in Mahuapur Gram Panchayat.
4. Examine potential challenges encountered by both members and institutions.

## 3. Methodology

Our approach involved conducting structured and semi-structured interviews, holding focus group discussions, and administering surveys. Through these methods, we reached out to both participants and non-participants, seeking their insights on the program's overall status. This comprehensive strategy not only facilitated communication with diverse individuals but also enabled us to identify and address crucial developmental needs in the specified area.

## 4. An Overview and Current Status in India

### 4.1 Prima facies:

It addresses multiple dimensions of rural development through its key focus areas, namely

#### 4.1.1 Social Mobilization and Strengthening of Community Institutions:

DAY-NRLM recognizes the importance of social mobilization as a catalyst for rural development. It actively promotes the formation of SHGs as community institutions, with a special focus on empowering women. These groups serve as platforms for collective decision-making, resource pooling, and mutual support. Strengthening these self-managed institutions is crucial for building social capital and fostering sustainable development at the grassroots level.

#### 4.1.2 Financial Inclusion:

The mission places a strong emphasis on financial inclusion by facilitating the creation of CBOs and federations. SHGs play a pivotal role in this process, acting as conduits for financial services. Linking SHGs to formal banking institutions ensures that rural households have access to credit, savings facilities, and other financial services. This inclusion is essential for empowering the rural poor economically and breaking the cycle of poverty.

#### 4.1.3 Sustainable Livelihoods:

DAY-NRLM promotes sustainable livelihoods by encouraging a diverse range of income-generating activities. This includes skill development programs, agricultural practices, livestock management, and support for various non-farm enterprises. By providing rural

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<sup>16</sup> Picture taken on 14/12/23

households with the means to generate a steady income, the program aims to create lasting improvements in living standards and reduce dependence on traditional, often vulnerable, livelihood sources.

#### 4.1.4 Social Inclusion, Development, and Entitlements through Convergence:

Social inclusion is a key pillar of DAY-NRLM, ensuring that marginalized and vulnerable sections of society are actively involved in and benefit from development processes. The program facilitates convergence with other government schemes and initiatives to maximize impact. By integrating social development goals, DAY-NRLM works towards improving access to entitlements such as healthcare, education, and social security. This holistic approach recognizes that poverty alleviation requires addressing various interconnected factors.

#### 4.2 Values:

- Inclusion of the poorest, and meaningful role to the poorest in all the processes.
- Transparency and accountability of all processes and institutions
- Ownership and key role of the poor and their institutions in all stages – planning, implementation and monitoring
- Community self-reliance and self-dependence

#### 4.3 Guiding Principle:

##### 4.3.1 Innate Capabilities and Aspirations:

The impoverished population possesses an inherent desire to break free from the shackles of poverty, fueled by a deep-rooted aspiration for improvement. Importantly, these individuals inherently possess the skills, determination, and resilience necessary to uplift themselves. Recognizing and tapping into these innate capabilities are foundational steps toward sustainable poverty alleviation.

##### 4.3.2 Social Mobilization and Institution Building:

Social mobilization plays a critical role in channeling the collective power of the poor. Building strong community institutions, particularly through the formation of SHGs, enables individuals to pool resources, share knowledge, and collectively address challenges. These institutions become catalysts for empowerment, fostering a sense of community, cooperation, and shared progress.

##### 4.3.3 External Support Structures:

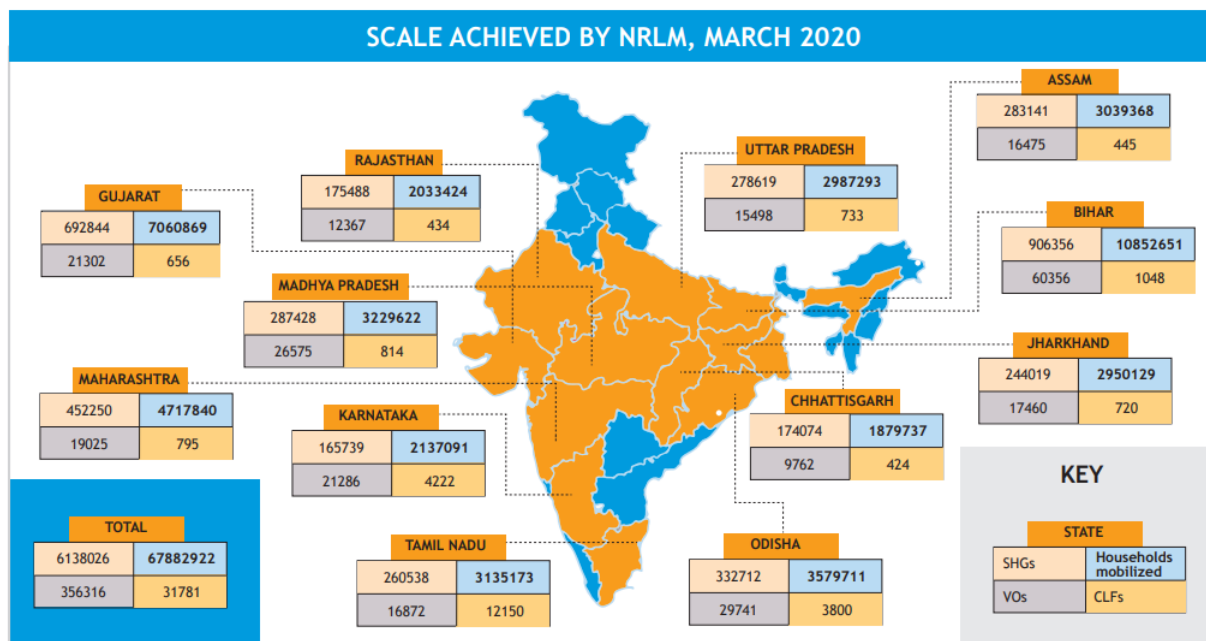
While the desire and capabilities of the poor are intrinsic, an external support structure is indispensable to initiate and sustain the processes of social mobilization and institution building. This support must be dedicated, sensitive, and tailored to the unique needs of the community. External assistance facilitates the kickstarting of initiatives, offering guidance, resources, and a supportive framework for the impoverished to navigate their journey out of poverty.

#### 4.3.4 Knowledge Dissemination, Skill Building, and Access to Resources:

Facilitating knowledge dissemination, skill-building initiatives, and access to essential resources are pivotal for uplifting the poor. Empowering individuals with information about opportunities, providing avenues for skill development, and ensuring access to credit and markets create a comprehensive foundation for upward mobility. These components form a holistic approach that empowers individuals not only with the desire but also with the tools and resources to transcend their economic challenges.

Salient features were incorporated in the NRLM program:

- Demand based approach to achieve agreed outcomes in a ‘time-bound’ manner
- Dedicated support organizations with reach up to community level, to nurture and support community institutions in a process intensive manner
- While SHGs remain the basic unit, higher order structure like SHG federations, producer organizations planned for last mile service delivery and market access
- Creation of a pool of Social Capital in the form of CRPs and identification of internal CRPs and active women
- Focus expanded to address multiple dimensions of poverty including assets, skills, incomes, consumption and risks (including food and health risks)
- Convergence with other poverty reduction programs, social security schemes and safety nets.



Figure<sup>17</sup>: Status of NRLM in India (Source: World Bank, Institution Building and Capacity Building in NRLM)

#### 4.4 Institutional Support:

<sup>17</sup> Source: NRLM: drawing lesson from first ten years by Sunaina Kumar

To enhance comprehensive implementation, State Rural Livelihoods Missions (SRLMs) have been established as specialized entities. Dedicated support units are organized at the state, district, and block levels, known respectively as State Mission Management Unit (SMMU), District Mission Management Unit (DMMU), and Block Mission Management Unit (BMMU). At each level, diverse professional teams are engaged to lead the mission's activities across various components. The establishment of the National Rural Livelihoods Promotion Society (NRLPS) under the Ministry of Rural Development (MoRD) aims to provide technical assistance to SRLMs. NRLPS has instituted a National Mission Management Unit (NMMU), comprising a versatile team of experts to offer support to State Missions.

#### 4.4.1 National Level Support Units:

At the national level, the National Rural Livelihoods Promotion Society (NRLPS) has established the National Mission Management Unit (NMMU) to provide technical support to State Rural Livelihoods Missions (SRLMs). The NMMU, led by the Mission Director, comprises multi-disciplinary professionals and thematic sub-groups, facilitating technical support and coordination with states. National advisory and coordination committees play crucial roles in policymaking, progress review, and fund allocation.

#### 4.4.2 State Level Support Units:

State Rural Livelihoods Missions (SRLMs) operate at the state level, functioning as autonomous bodies overseeing DAY-NRLM activities. State Mission Management Units (SMMUs), led by a full-time State Mission Director (SMD), draft policies, provide handholding support, ensure quality implementation, and manage convergence and partnerships. SMMUs consist of multidisciplinary teams with expertise in areas such as social inclusion, financial inclusion, and livelihoods.

#### 4.4.3 District Level Support Units:

District Mission Management Units (DMMUs) are responsible for meeting objectives and implementing activities at the district level. Linked with District Rural Development Agencies (DRDAs), DMMUs act as facilitating and support units for field structures. A District Advisory Group, chaired by the District Collector, reviews DAY-NRLM activities and provides inputs for improvement. DMMUs comprise multidisciplinary teams led by a District Mission Manager (DMM), ensuring convergence with line departments, NGOs, and corporate agencies.

#### Block Level Support Units:

Block Mission Management Units (BMMUs) operate at the block level, implementing key strategies of the program. Led by a Block Mission Manager (BMM), BMMUs comprise multidisciplinary professional teams responsible for mobilizing households into Self-Help Groups (SHGs), strengthening existing SHGs, and building capacities at the grassroots level. The intensive implementation strategy focuses on ensuring all program components are effectively implemented in the blocks. This approach is pivotal for sustained development, as over a ten-year period, community institutions assume responsibility for implementation, achieving self-reliance and sustainability.

#### 4.5 Process

The first step in the formation of a Self-Help Group (SHG) involves the crucial process of registration. During this phase, specific documents are required to formalize the SHG, ensuring compliance with regulatory standards. Once registered, the SHG establishes a link with financial institutions, primarily banks, by opening a dedicated savings bank account. This account serves as the channel through which sanctions and funds are received, facilitating the financial transactions essential for the SHG's activities. With the formalities of registration and banking linkage completed, the SHG proceeds to engage in internal lending practices. This involves utilizing the accumulated funds within the group to provide loans among its members, fostering a collaborative financial ecosystem. Overall, this structured approach to SHG formation, starting with registration, banking linkage, and internal lending, lays the foundation for empowering individuals within the community to actively participate in economic activities and uplift their collective socio-economic standing. Here are the tables showing women enrolled under NRLM under various activities across India & Bhadohi.

Sr. No.	Indicators	As on March 2023	Financial Year: 2023-24 Target	Total Percentage of Achievement	Cumulative Achievement
1	No. of Mahila Kisans covered under AEP interventions	29968443	10549052	0	20152558
2	No. of Mahila Kisans supported under livestock interventions	10763535	495513	0	10883508
3	No. of Mahila Kisans supported for NTFP initiatives	155910	7202	0	652051
4	No. of blocks entered under farm livelihoods interventions	5632	2016	0	5632
5	No. of blocks covered under NTFP interventions	74	28	0	103
6	No. of Krishi Satis (Agriculture CRP) positioned	36228	129	0	234852
7	No. of Pasu Sakis (Livestock CRP) positioned	358968	22088	0	152042
8	No. of Van Sathis (NTFP CRP) positioned	331582	698	0	164
9	No. of Krishi Udyog Sakhi positioned	457	278	1	408
10	No. of districts entered under farm livelihoods interventions	27	4	0	27
11	No. of villages covered under farm livelihoods interventions	10466	2218	0	10485
12	No. of other livelihoods CRPs positioned	3227	260	0	33558
13	No. of Custom Hiring Centers Established	2092	24	0	2213
14	No. of blocks covered under organic farming	281	0	0	1481

15	Areas covered under organic farming (Acre)	1155	4523	4	662678
16	No. of Local Groups formed under organic interventions	71186	64	0	71850
17	No. of Local Groups registered in PGS portal under organic interventions	48115	868	0	45080
18	No. of Mahila Kisans adopting at least three essential AEP practices	8957507	274003	0	2052846
19	No. of Mahila Kisan households having agri-nutri gardens	3705184	51048	0	1724070
20	No. of villages under organic farming	31	1076	35	1504390
21	No. of Mahila Kisans as members of Local Groups	11972	2039	0	11014
22	No. of Producer Groups promoted (PG) for forward linkage & market access	37508	39810	1	17630
23	No. of PGs formalized (registered)	16552	1892	0	15688
24	Mahila Kisans covered by Producer Groups	3022824	3555	0	3049973
25	No. of Producer Groups transacting through digital platform	71458	9163	0	72136
26	No. of large size producer companies set up	360	0	0	674
27	No. of Mahila Kisans who are shareholders of the companies	3107823	550255	0	4908673
28	No. of Producer Groups given funds against business plan	65340	2073	0	56160
29	No. of organic vegetable retail outlets opened to help farmers	2547	0	0	6141

Table<sup>1</sup>: Farm Livelihood Indicator (Pan India)

Sr. No.	Indicators	As on March 2023	Cumulative Achievement
1	No. of Mahila Kisans covered under AEP interventions	10,536	10,536
2	No. of Mahila Kisan supported under livestock interventions	5,490	5,490
3	No. of Mahila Kisan supported for NTFP initiatives	1	1
4	No. of Krishi Sakhis (Agriculture CRP) positioned	203	203
5	No. of Krishi Udyog Sakhi positioned	28	28

6	No. of Villages covered under farm livelihoods interventions	142	142
7	No. of Custom Hiring Centers Established	5	5
8	No. of Mahila Kisan adopting at least three essential AEP practices	411	411
9	No. of Mahila Kisan households having agri-nutri gardens	9,391	9,391
10	No. of villages under organic farming	87	387
11	No. of Producer Groups promoted (PG) for forward linkage & marketing	8	8
12	Mahila Kisans covered by Producer Groups	156	156

Table<sup>2</sup>: Farm Livelihood Indicator for Sant Ravidas Nagar

#### 4.6 Financial Inclusion

DAY-NRLM focuses on achieving financial inclusion for the poor by making them preferred clients of the banking system. It leverages Self Help Groups (SHGs) to connect with formal banks and access essential financial services, promoting credit accessibility. The mission addresses both demand and supply sides of financial inclusion by enhancing financial literacy, providing capital to SHGs, and coordinating with banks. Efforts to encourage timely loan repayment have contributed to a decline in Non-Performing Assets (NPA). The program also works towards universal coverage for the rural poor against life, health, and asset losses, emphasizing the use of digital financial technologies and promoting SHG members as key intermediaries.

##### 4.6.1 Revolving Fund (RF):

DAY-NRLM offers Revolving Fund (RF) support to SHGs meeting 'Panchasutra' norms.

(Regular meetings, Regular Savings, Internal loaning, Timely repayment, Proper book keeping)

Eligible SHGs, not previously funded, receive RF ranging from ₹10,000 to ₹15,000 to strengthen institutional and financial management and establish a credit history.

##### 4.6.2 Discontinuation of Capital Subsidy:

DAY-NRLM ceases the provision of Capital Subsidy to SHGs from the program's start date.

##### 4.6.3 Community Investment Support Fund (CIF):

CIF is allocated to SHGs in intensive blocks through Federations for perpetual maintenance. Federations utilize CIF for lending to SHGs and conducting common socio-economic activities.

###### 4.6.3.1 Seed Capital for Cluster Level Federation (CLF):

CLFs receive seed capital for lending to SHGs through village-level SHG Federations based on micro-investment/credit plans. Each CLF is granted a perpetual Capital Investment Fund (CIF) ranging from Rs 60,000 to Rs 1,10,000 per SHG.

#### 4.6.3.2 Vulnerability Reduction Fund:

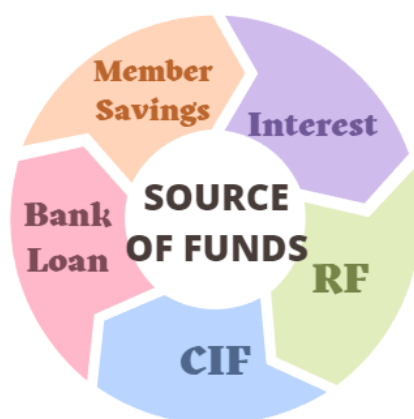
Village-level primary federations (Village Organization) receive a fund to address special needs of vulnerable individuals and members' vulnerabilities like food insecurity, malnutrition, health risks, high-cost debts, and emergencies.

#### 4.6.3.3 Livelihoods/Layering Fund:

SHGs, SHG Federations, and other collectives receive support through the Livelihoods/Layering Fund to bridge deficits in funding feasible and viable business plans

#### 4.6.4 Introduction of Interest Subvention:

DAY-NRLM introduces interest subvention covering the difference between bank lending rates and 7% for women SHGs.



Figure<sup>18</sup>: Sources of funds for SHGs

#### 4.6.5 Bank Loan Guidelines under DAY-NRLM:

The Mission aims to catalyze SHGs' access to larger bank loans, targeting an eventual credit amount of Rs.10.00 lakhs per SHG in 5 to 6 years.

##### 4.6.5.1 Cash Credit Limit (CCL):

- Banks advised to sanction a minimum CCL of Rs 5 lakhs to eligible SHGs for 5 years.
- Yearly drawing power (DP) can be enhanced based on SHG repayment performance.

DP calculation:

- First Year: 6 times existing corpus or minimum Rs 1 lakh, whichever is higher.
- Second Year: 8 times existing corpus or minimum Rs 2 lakh, whichever is higher.
- Third Year: Minimum Rs 3 lakhs based on SHG's Micro credit plan and previous credit history.
- Fourth Year onwards: Minimum Rs 5 lakhs based on SHG's Micro credit plan and previous credit history.

<sup>18</sup> Source: *A Handbook on formation of SHG by NABARD*

#### 4.6.5.2 Term Loan:

- ❖ First Dose: 6 times existing corpus or minimum Rs 1 lakh, whichever is higher.
- ❖ Second Dose: 8 times existing corpus or minimum Rs 2 lakh, whichever is higher.
- ❖ Third Dose: Minimum Rs 3 lakhs based on SHG's Micro credit plan and previous credit history.
- ❖ Fourth Dose: Minimum Rs 5 lakhs based on SHG's Micro credit plan and previous credit history.

#### 4.6.5.3 Repeat Loans and Online Application:

- Banks encouraged to ensure eligible SHGs receive repeat loans.
- Collaboration with NRLM recommended for institutionalizing an online application mechanism to track and timely process SHG loan applications.

#### 4.6.5.4 Purpose of Loan and Repayment:

- Loan distributed based on Micro Credit Plan (MCP) for social needs, debt swapping, housing, and livelihoods.
- Recommends 50% and 75% use for income-generating purposes for loans above ₹2 lakhs and ₹4 lakhs, respectively.
- Repayment schedule varies from 6-12 months to 3-6 years based on loan doses.

#### 4.6.5.5 Security and Margin:

- No collateral or margin up to ₹10.00 lakhs.
- No lien on savings bank accounts, and no deposits required for loans.

#### 4.6.5.6 Dealing with Defaulters:

- Willful defaulters are excluded from DAY-NRLM benefits until outstanding loans are repaid.
- Non-willful defaulters may receive loans with restructuring options for genuine reasons.
- Spouses or family members' defaults don't deny loans to entire SHG.

#### 4.6.5.7 Credit Target Planning:

- NABARD's Potential Linked Plan guides district-wise, block-wise, and branch-wise credit planning.
- SLBC sub-committee considers existing/new SHGs, eligibility, and reviews targets periodically.

#### 4.6.5.8 Post Credit Follow-Up:

- SHGs receive loan passbooks in regional languages with detailed terms.
- Bank branches observe fixed days for field visits, attending SHG meetings, and monitoring operations.

#### 4.6.5.9 Repayment:

- Prompt repayment crucial for program success.
- Banks take measures, including joint recovery camps and monthly reporting of defaulting SHGs to DAY-NRLM staff for assistance in recovery efforts

#### 4.7 Livelihood Intervention Plan

##### 4.7.1 Farm Livelihood:

Aims at diversifying income, ensuring sustainable income, and enhancing food and nutritional security for SHG women. Implemented through programmatic pillars: MKSP, Farm Livelihoods Intervention, Farm Value Chain, and Organic Cluster Promotion.

##### 4.7.1.1 Mahila Kisan Sashaktikaran Pariyojana (MKSP):

- Launched in 2010-11 to empower women in agriculture under DAY-NRLM.
- Focuses on agriculture, non-timber forest products (NTFP), livestock, and value chain interventions.
- Strategy involves organizing women farmers, creating support structures, training, capacity building, and promoting higher-level producer organizations.

##### 4.7.1.2 Farm Livelihoods Interventions:

- Promotes sustainable agriculture, NTFP, and livestock in intensive blocks as per Annual Action Plans.
- Focuses on diversified poly-crop models, scientific harvesting, post-harvest practices, and livestock extension services.
- Involves Community Resource Persons (CRPs) known as Krishi Sakhis, Pashu Sakhis, and Van Sakhis.

##### 4.7.1.3 Farm Value Chain Intervention:

- Creates value chain development to enhance market linkages and economic returns for farmers.
- Involves forming Producer Collectives for mutual assistance, primary & secondary processing, and direct market linkage.

##### 4.7.1.4 Promotion of Organic Farming Village Clusters:

- Strengthening livelihoods through agro-ecological practices, improved livestock rearing, and sustainable NTFP collection.

##### 4.7.2 Non-Farm Livelihood:

##### 4.7.2.1 Start-Up Village Entrepreneurship Programme (SVEP):

- Economic Upliftment through Entrepreneurship: This program meticulously addresses the lacunae in knowledge, advisory services, and financial support, fostering an ecosystem that empowers rural poor to establish and stabilize enterprises, mitigating the grip of poverty.
- Localized Empowerment and Skill Transfer: It uniquely champions localized empowerment by deploying skilled individuals, trained in business management, monitoring, and leveraging cutting-edge ICT and audio-visual aids.

##### 4.7.2.2 Aajeevika Grameen Express Yojana (AGEY):

- Transforming Rural Connectivity and Livelihoods: With a focus on enhancing accessibility to markets, education, and healthcare, AGEY not only catalyzes rural development but also furnishes livelihood opportunities for members of Self-Help Group (SHG) networks.

## **5. An Overview from Malepur:**

In Mahuapur Gram Panchayat, the emergence of approximately 12 Self-Help Groups (SHGs) has significantly impacted the lives of nearly 120 women, with around 10 of these groups established in the year 2021. These SHGs serve as crucial community-building entities, bringing together women from diverse villages such as Malepur, Mahuapur, and Chaparia. The groups, including Saheli Samuh, Gandhi Samuh, Ekta Samuh, among others, consist of 10-12 women members each.

These SHGs play a pivotal role in fostering community bonds, empowerment, and skill development among their members. The privileges earned by the women through their involvement in these groups are manifold. Members experience heightened general awareness, expanding their knowledge horizons and enhancing their communication skills. Moreover, the SHGs enable women to independently access and utilize banking facilities. The acquisition of marketing skills and bargaining abilities adds an economic dimension to their empowerment. Importantly, the SHGs contribute to the empowerment of the most vulnerable among the local population. Furthermore, the realization of education as a powerful tool for personal and collective progress is growing within these communities, marking a positive trajectory towards holistic development. Overall, these SHGs serve as dynamic platforms fostering socio-economic growth and empowerment.

### 5.1 Impact:

#### 5.1.1 General Awareness:

The members of the Self-Help Groups (SHGs) have gained an increased awareness of day-to-day happenings, broadening their knowledge horizons. This awareness extends beyond their immediate surroundings, providing them with valuable insights into various aspects of life, society, and the world at large. This broader perspective enhances their ability to engage with the world around them.

#### 5.1.2 Enhanced Communication Skills:

Participation in SHGs has led to the improvement of communication skills among the women involved. Regular interactions within the group create a supportive environment where members feel comfortable expressing themselves. As a result, individuals gain confidence in articulating their thoughts, ideas, and concerns effectively, contributing to their personal and social development. Even they could raise their points in their households as well as in the professional sphere like Infront of govt. officials & Bank employees.

#### 5.1.3 Independent Banking Access:

SHG members have achieved the privilege of independently availing banking facilities without external assistance. This newfound financial autonomy allows them to manage their finances, save, and access credit services. Their financial literacy and economic empowerment has enhanced leading to more happier life interms of economic stability.

#### 5.1.4 Marketing Skills and Bargaining:

Participating in SHGs has equipped women with enhanced marketing prowess and refined negotiation skills. They have acquired the ability to interact with customers professionally, while also adeptly monitoring prevailing price trends to maintain a competitive advantage.

#### 5.1.5 Empowerment of the Poorest:

The SHGs formation has played a crucial role in the empowering of the most vulnerable and economically challenged members of the community. By fostering a sense of unity and providing a platform for collective action & by making them economically stable through livelihood opportunities provided.

#### 5.1.6 Realization of Education's Power:

Participation in SHGs has led to a profound realization among members about the transformative power of education. Recognizing education as a potent tool for personal and collective progress, members have persuaded nearly 30 families to send their children, specifically girl child to school. Aiming for many more to be convinced in the future ahead.



Figure<sup>19</sup>: Meet with SHG women in Mahuapur

### 5.2 Funds Disbursement Channel:

#### 5.2.1 NRLM Fund Allocation:

Under NRLM, the Self-Help Groups (SHGs) have been granted funds amounting to 1 lakh for the specified period, either the financial year or until the repayment is completed. The interest on this fund is set at a nominal rate of 1% per annum, facilitating financial support and economic development within the SHG framework.

#### 5.2.2 Cash Credit Limit (CCL) from Union Bank:

The SHGs, in coordination with Union Bank's Suriyawan branch, have successfully revised their Cash Credit Limit (CCL). This revision allows the SHGs to avail loans of up to 5 lakhs at an annual interest rate of 7%. This financial arrangement provides a significant boost to the SHGs' financial capabilities and economic endeavors.

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<sup>19</sup>Picture taken on 8/1/24

### 5.2.3 Gram Sangathan Funds:

The SHGs have received substantial financial backing, ranging from 10 to 15 lakhs, through the Gram Sangathan funds. This infusion of funds at the grassroots level enhances the SHGs' capacity to undertake various initiatives, fostering economic growth and community development.

### 5.2.4 Cluster Level Federation (CLF) Support:

Through the Cluster Level Federation (CLF), each SHG receives a substantial amount of ₹1,10,000, with cumulative support reaching up to crores for the entire cluster. This financial assistance from CLF empowers the SHGs to undertake larger-scale projects, promoting economic sustainability and collective development within the cluster.

## 5.3 Livelihood Road map

### 5.3.1 Investment in Goats for Income:

Some SHG members have utilized funds to purchase indigenous goat breeds, ranging from ₹5,000 to ₹10,000. These goats, known for early maturity and shorter gestation periods, serve as a reliable income source. Healthy goats yield approximately 2 liters of milk daily, which is sold at ₹60 per liter, enhancing the economic prospects of these members.

### 5.3.2 Milch Cows and Buffaloes for Dairy Business:

Similarly, a few members have invested in milch cows and buffaloes, tapping into the flourishing dairy industry in Uttar Pradesh. Dairy owners have streamlined the milk collection process by deploying vans that visit these farmers in the evening, purchasing milk at ₹60 per liter. This venture has become a lucrative source of income for participating members.

### 5.3.3 Entrepreneurship in Sewing Industry:

Another member has acquired a stitching machine to create clothing items such as tops, tunics, and suits. Notably, she has formed a partnership with a local agent in the garment industry, securing bulk orders for delivery. This entrepreneurial endeavor showcases the diversification of income streams within the SHG, promoting economic sustainability.

### 5.3.4 Diverse Investments for Community Development:

The remaining members have chosen to diversify their investments, channeling funds into agriculture, digging hand pumps, or constructing houses. Given the predominantly lower-class background of SHG members, addressing basic amenities like housing and sanitation remains a priority. These investments contribute to the overall community development, aiming to uplift living standards and meet essential needs.

## 5.4 General Functioning:

- Group meetings are held four times a month at the residence of the Samuh Sakhi, who is employed by the ministry and receives a monthly pay ranging from ₹1200 to ₹1500, with the compensation being performance-based.
- Biannual visits by the Block Mission Manager (BMM) serve to monitor the SHG's operational dynamics and ensure effective functioning.
- Each member is assigned specific responsibilities, such as bookkeeping and record maintenance, handling CLF funds, among other roles.
- The promotion and preservation of communal harmony are integral aspects that the group actively observes and prioritize.

### 5.5 Shortcomings:

#### 5.5.1 Substantial Fund Allocation for Entrepreneurship:

Allocating funds in bulk, ranging from ₹25,000 to ₹50,000 per person, can be transformative. This financial support empowers individuals to establish enterprises such as rice mills, atta chakkis, or soap-making units. Beyond creating significant employment opportunities, these ventures have the potential to generate substantial income, ensuring sustainable livelihoods for households.

#### 5.5.2 Challenges in Accessing Skill Development Programs:

The skill development programs conducted at distant centers in Musilapur pose challenges for women who lack transportation facilities. Despite their eagerness to participate, the major hindrance lies in the scarcity of capital. Acquiring skills is commendable, but the absence of financial resources hampers the practical implementation and functionality of those acquired skills.

#### 5.5.3 Barriers of Patriarchy and Casteism:

The progress of these women is hindered by patriarchal and caste-based barriers. Issues arise when men prohibit women from accessing banks, and members of upper castes in the village restrict their use of common public infrastructure such as roads and wells. Overcoming these societal challenges is crucial for the holistic development and empowerment of women in the community.

### 6. Our Contribution

Situated alongside the Ganga, the soil in the Terai region boasts exceptional fertility, facilitating the cultivation of various crops like rice, wheat, potato, and mustard. The proximity to the riverbank not only ensures rich agricultural output but also provides an advantageous setting for diverse flora and fauna. The presence of numerous animals becomes an added benefit, contributing not only to an additional source of nutrition but also uncovering unexplored avenues for income-generating enterprises. This symbiotic relationship between fertile soil, diverse crops, and the abundance of wildlife not only sustains agricultural practices but also opens up opportunities for economic diversification, making the region conducive to a multifaceted and prosperous livelihood. The fertile land near the Ganga not only nurtures traditional crops but also holds the potential for innovative and sustainable income streams through the harmonious coexistence of agriculture and local biodiversity.

## 7.1 Setting of Vermicompost unit

### 7.1.1 Site Selection:

Vermicomposting unit should be in a cool, moist and shady site

### 7.1.2 Infrastructure Setup:

Vermi-beds shelters for composting, featuring thatched roofs and bamboo supports. Each bed, 75-90 cm thick, 1.5m wide.

### 7.1.3 Earthworm Selection:

*Eisenia fetida*, *Eudrilus eugeniae*, and *Perionyx excavatus*, suitable for converting organic waste into manure. Vermicomposting units, ideal for locales with substantial organic waste, witness rapid earthworm multiplication.

### 7.1.4 Waste Collection and Segregation:

Compostable materials like animal excreta, kitchen waste, farm residues, and forest litter are frequently utilized for composting. Primarily, cow dung and dried, chopped crop residues serve as the principal raw materials. Combining leguminous and non-leguminous crop residues enhances the vermicompost's quality.

### 7.1.5 Composting Process:

A mixture of cow dung and dried leafy materials, in a 3:1 ratio, undergoes partial decomposition for 15-20 days. Bedding material, 15-20cm of chopped dried leaves/grasses, is placed at the bed bottom. Beds, sized 6x2x2 feet, are made with 1.5-2.0q of raw material each, expandable based on availability. Releasing 1500-2000 red earthworms on the upper layer, immediate water sprinkling follows. Keeping beds moist through daily water sprinkling and covering with gunny bags/polythene is essential. Turning beds once after 30 days ensures aeration and proper decomposition. Compost is ready in 45-50 days, constituting 3/4th of the raw materials.

### 7.1.6 Harvesting Vermicompost:

When the raw material achieves full decomposition, it takes on a black and granular appearance. Cease watering as the compost becomes ready. Place the compost over a pile of partially decomposed cow dung, facilitating earthworm migration from compost to cow dung. After two days, the compost can be separated and sieved for utilization.

### 7.1.7 Packaging and Distribution:

Package the vermicompost for distribution or sale. Ensure proper labeling and adherence to quality standards.

### 7.1.8 SWOT Analysis

#### 7.2.8.1 Strengths:

- Vermicompost addresses key issues like soil infertility and erosion, enhancing soil structure, aeration, water retention.
- It's an easily adoptable, cost-effective technology.
- Economical compared to chemical fertilizers.
- Crops cultivated with vermicompost have high international market demand. • Growing awareness about vermicompost's importance in media.

#### 7.1.8.2 Opportunities:

- Increased consumer interest in organic food for health reasons.
- Utilizing tons of biodegradable waste for compost production, addressing disposal issues.
- Government support for farmers entering this sector.
- Limited market competition provides opportunities for producers.
- Broad potential both nationally and internationally.

#### 7.1.8.3 Weaknesses:

- Initial use raises production costs.
- Limited awareness among the public.

#### 7.1.8.4 Threats:

- Majority of farmers using chemical fertilizers.

### 7.2 Setting Puffed Rice Production unit

In this region, a diverse range of rice varieties, ranging from long and slender to short grains, is cultivated. While most households store rice for personal consumption or seeding the following year, a significant portion is entitled to Public Distribution System (PDS) benefits, providing access to food grains. Consequently, some families either sell their surplus rice or consume a portion, leading to wastage over time. However, the potential solution lies in transforming this rice into puffed rice, offering enhanced economic viability for households.

The dual approach of selling surplus rice as puffed rice holds considerable promise. By adding value through the puffing process, households can bolster their economic standing. Puffed rice, with its increased market value, emerges as a lucrative commodity. This strategic shift from merely storing or wasting rice to actively engaging in value addition positions households to capitalize on economic opportunities. Moreover, this approach aligns with the prevalent trend of diversifying income sources in rural areas, providing a sustainable means of livelihood for these households. The initiative not only addresses issues of surplus rice utilization but also contributes to the economic empowerment of families, fostering resilience and financial stability.

### 7.3 Setting up Potato chips unit

In contrast to rice, potatoes have a shorter shelf life, making farmers hesitant to cultivate them for personal consumption. Despite this, even small patches of land can yield

approximately 25-30 kg of potatoes, presenting a valuable opportunity for market engagement and enhanced returns through value-added products. Unfortunately, the comparison to rice has somewhat discouraged farmers from embracing potato cultivation.

The production process is straightforward, with approximately 500g of chips obtainable from 1kg of potatoes. Assuming that 5kg of chips can be produced from 10kg of potatoes, the production cost would be around ₹1000, with oil and packaging being the primary investments. Selling the chips at ₹5 for a 50g packet could generate ₹5000. This implies a profit of ₹4000, achieved through part-time work without compromising their daily routines.

The simplicity of the production process and the potential for significant profit highlight the viability of potato chip production as a lucrative venture, addressing concerns about shelf life and providing an alternative income source for farmers.

Process of Potato Chips production:

- Begin by peeling the selected potatoes entirely for chip production.
- Cut the potatoes into small slices, and this can be done manually with a hand knife or expedited using a slicing machine.
- After slicing, wash the potato slices thoroughly with clean, running water.
- The potatoes can either be sun-dried or fried fresh based on demand.
- Fry the potato slices in hot cooking oil, ensuring the use of good-quality oil for enhanced taste.
- Maintain an appropriate oil temperature to prevent under or overcooking.
- Once fried, season the chips with salt and any additional flavors desired.
- Allow the chips to cool and then pack them into sealed plastic or silver bags for freshness.

## **8. Challenges of NRLM**

### **8.1 Limited Awareness among General Mass:**

Many potential beneficiaries in rural areas are not adequately informed about the goals and offerings of the NRLM. This lack of awareness poses a challenge in reaching and engaging the intended audience.

### **8.2 Infrastructure & Connectivity:**

In rural areas with inadequate infrastructure and poor connectivity, insufficient road networks and transportation facilities impede the effective implementation of projects. Women in interior parts fear to walk miles just to access basic amenities or services.

### **8.3 Limited Banking Awareness & Associated Myths:**

Despite efforts for financial inclusion, many rural households still struggle with limited access to formal banking services. Additionally, there is a lack of awareness regarding available financial resources. Moreover, fake claims like interest rate being as high as 50% is prevalent among the communities.

### **8.4 Gender Disparity:**

Gender disparities persist in rural communities, affecting the equal participation of women. This is true to all classes of society, restricting women's mobility & outreach

## 9. Conclusion

In the onset of 2021, a transformative journey towards success commenced in the small villages of Mahuapur Gram Panchayat in Bhadohi. This initiative empowered women, rendering them more self-reliant, skilled, and positioned as vital contributors to their families. However, a broader impact can be achieved through heightened awareness campaigns and increased participation from block-level authorities. Encouraging more women to draw inspiration from the trailblazers in their community is crucial. Furthermore, addressing social stigma necessitates focused efforts in educating the youth, ensuring a gradual yet enduring process. This not only enhances individual lives but fosters comprehensive development, ushering in positive and lasting change.

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